

PX2

Schaub Appendix I

Study Session Analysis Notes

4-2

Participant 1

Task completion: 7:33 Session length: 36:50

Age	Gender	Highest level of education	Occupation	Online purchases
66	Female	Bachelors / 4 year degree	Medical	A few times per year or less

1. Understanding and behavior during transaction

1.1. Landing page (observational, interview Q2, Q3)

- Participant makes initial assessment by looking at top part of web page
- Participant tries to click on "HURRY! CLAIM YOUR TRIAL TODAY!"
- Participant enters contact information
- Participant notices that text above "RUSH MY TRIAL" button states it is a secure connection, but that there's no https symbol in the address bar (due to study setup)

1.1.1. Does participant open Terms, FAQ, etc?

- No, participant does not scroll down on landing page

1.1.2. Is participant interested in purchasing the product?

- No

1.1.3. Is participant skeptical of the study setup/compensation?

- No, participant is not skeptical of compensation
- Participant notices that text above "RUSH MY TRIAL" button states it is a secure connection, but that there's no https symbol in the address bar (due to study setup)

1.2. At first checkout (observational)

- Participant directly starts entering payment information
- Participant clicks CVV2 "What's this?" link
- Participant reads price information and concludes that \$1.03 will be charged for shipping and handling: "So it costs me \$1.03 shipping and handling even though it's free. That's another that would alert me that I probably wouldn't order it because it's really not free if you have to pay shipping"
- Clicks "Complete checkout"

- Tries to read authorization page but is interrupted by "your order is processing" overlay
- Remarks that processing takes a long time.

1.2.1. Does participant notice/read the disclosure?

- No

1.2.2. Does participant click on "How the Offer works" or "Terms"?

- No

1.3. At second checkout (observational)

- Participant reads page and APW offer starting at "Complete your Action Pro White Order!"
- Participant realizes that there is an additional offer: "So they want me to order something else"
- Notices and clicks on "to view your receipt Click Here"
- Participant scrolls down and immediately clicks "Complete Checkout" button when it becomes visible
- On seeing second authorization page remarks "Same thing that we did before I don't understand why we have to do it twice"
- Participant notices shipping fee on final page and remarks: "Oh, now we have \$1.03, now we have a shipping fee that wasn't obvious before. [Interviewer asks how much is the shipping fee?] \$3.87 and all I saw before was ... I thought it was a handling price I didn't realize that. So maybe I misread the [price] information"

1.3.1. Does participant notice that Action Pro White is a different product?

- Unclear from observation, later interview responses indicate no.

1.3.2. Does participant notice and/or click on "To view your receipt Click here"?

- Yes

1.3.3. Does participant notice/read the disclosure?

- No, participant may have noticed it, but did not read it

1.3.4. Does participant notice that cancellation period and total are different from first transaction?

- No

1.3.5. What product does participant think the disclosure refers to?

- Unclear from observation, later interview responses indicate first product (SPD)

1.3.6. What transaction does participant think "Complete Checkout" refers to?

- First product, remarks when the second authorization page is visible suggest that they think it was required to complete the first transaction.

1.3.7. Does participant click on "Complete Checkout" and proceed with the second transaction?

- Yes, participant scrolls down and immediately clicks "Complete Checkout" button when it becomes visible

2. Understanding at the end of transaction

2.1.1. What product(s) does participant think they ordered? (Q5, Q6)

- Single product, no subscription mentioned
- Pro White teeth whitening
- Expects a package of gel or solution to whiten teeth

2.1.2. Purchase cost, immediate charges (Q7, Q8)

- \$1.03 + \$3.87 shipping; \$4.90 charged today

2.1.3. Does participant expect further charges later on (Q9)?

- No, participant not aware of subscription until this question prompts them to reflect:
"Nothing else was indicated that there would be anything more ... unless they gonna send ... unless there was a clause or something that I missed that said that they were gonna send me thinks continuously"

2.1.4. What does participant think trial means (Q10, Q11)?

- Enticement, small sample so you "get sucked in to order more stuff"
- Participant expects a one-time sample delivery

2.1.5. Does participant understand cancellation procedure? (Q12)

- No, "I did not see it and I wouldn't, I probably wouldn't return it because for a dollar I'm not gonna take the time or the cost to return it. If it was three \$3.87 something to ship it to me it's gonna cost something to ship it back"

2.1.6. Is participant aware they purchased two products?

- No

2.1.7. Is participant aware transaction resulted in two Club subscriptions?

- No

3. Understanding of complete checkout page (interview)

- Participant notes that they did not look closely because they're not vested in this because they're not really doing it.
- Participant notices disclosure and states that they did not read them
- Participant starts reading disclosure before further questions are asked
- Participant very surprised when they notice full amount: "Holly molly! I should have read all of that information"
- Participant notices "How the Offer Works" link in disclosure but does not click it.
- After reading disclosure: "Boy, this is a sucker. I would have been a sucker"

3.1. Understanding of product costs (Q14)

- Aware of \$1.03 for product trial and shipping and handling costs before reading disclosure.

3.2. Is participant aware they signed up for a Club subscription (Q15–Q18)?

- No, not while completing transaction: "When I purchased it I thought I was just getting this little trial. I did not realize that I was purchasing more than that. But I can't tell. It doesn't say how often it's gonna send something but [now] it looks like there's more to it"
- When told they signed up for a Club subscription, participant remarks: "I see, I didn't say that anywhere ... that I could see."
- Not aware what subscription includes. Clicks on "How the Offer works" to find out, interviewer interrupts to elicit participant's understanding before reading "How the Offer works" which participant did not read during transaction.
- Participant was not aware of subscription: "It's hidden, it's not right out there where I could see. It's in fine print. You have to click on other pages to find out more information. And I did not do that."

3.3. Is participant aware of the terms of the offer/subscription (Q19–Q22)?

3.3.1. What is the total monthly amount for the subscription (Q19)?

- Not aware. "I still don't know. So I guess I have to read some more ... It says \$94.31 but still just by reading this little box I can't tell that that's just, ah, a monthly thing."

3.3.2. When will the total amount for the first month be charged (Q20)?

- Not aware. "Can't tell that either"

3.3.3. How can total charge for the first month be avoided (Q21)?

- Not aware during transaction. After reading disclosure during interview: "You have 8 days from the date of the order to cancel the trial and owe nothing more, so I don't know if that's 'owe nothing more' than the first month's trial [\$94.31] or does that \$1.03 plus that shipping fee \$3.87"

3.3.4. What is the cancelation procedure (Q21, Q22)?

- Not aware during transaction.
- Reads disclosure after question was asked: "Call toll free number within 8 days" and then clicks on "How the offer works" to learn more.
- Reads through "How the offer works":
 - "Oh, and you have to waive a class action suit so that right there that's kind of a cue to me that they might not be above board"
 - "That's a lot of language for one little trial offer"

3.4. Did participant notice/read the disclosure during the transaction (Q23, Q24)?

- No, did not notice or read disclosure. "No, because that [pointing mouse at "CONFIRM YOUR EXCLUSIVE TRIAL NOW!"] is really big and bold and, you know, I was kind of doing what you told me to do, so that's what I did"
- This indicates that the large bold text and the blue arrow drew the participant's attention away from the disclosure

4. Understanding of disclosure on complete checkout page after being asked to read it during interview (interview)

4.1.1. Does participant click on "Terms" / "How the offer works" (Q25)?

- Yes, when reading the disclosure during the interview participant clicked "How the Offer Works"

4.1.2. What is the total monthly amount for the subscription (Q26, Q27)?

- "\$94 something plus or \$93, \$93 or \$94 plus \$10.81 shipping, so over a hundred dollars"
- When asked why they were not aware of these costs during the transaction, participant remarks "Because they wanted me to buy it, and I was being enticed by these little samples that were a trial and sort of a free trial, although it isn't at all. And if people were aware of a monthly charge of \$100 very few people would probably buy it. And also people are not really good at following through and

canceling things within a specified time period. So kind of hook you in and then you're stuck, if you're not paying attention to the details."

4.1.3. When will the total amount for the first month be charged (Q28)?

- "I think right away, within 8 days"

4.1.4. How can total charge for the first month be avoided (Q29)?

- "I can call and cancel"
- Participant does not state that one must cancel within 8 days.

4.1.5. What is the cancelation procedure (Q29, Q30)?

- Call or go to cancellation website

5. Disclosure on payment authorization page (interview)

5.1. Did participant notice the full amount in the disclosure box (Q32)?

- No.
- "It's in red on a yellow background. It's fine print. It says 'Click here to Confirm Your Order' that's the thing that shows the most. Everything is in very fine print, hard to read."

6. Understanding of upsell page (interview)

6.1. Does participant notice that Action Pro White is a different product (Q33)?

- Yes, participant understands that there's an additional offer.
- "So it's risk free but then there's lots more fine print. I didn't see that or read it [during the transaction] but the terms and conditions are underneath"

6.2. What transaction does participant think "Complete Checkout" refers to (Q34)?

- "Complete checkout. If I hit that I'm saying that I'm 18 and agree to the terms."
- Participant clicks on "Terms", skims it and concludes "We've looked at this before." This indicates that the participant believes the terms pertain to the first product

6.3. Did participant notice/read the disclosure during the transaction (Q35, Q36)?

- Noticed yes, but did not read it.

6.4. Did participant notice/click on message "To view your receipt Click here" (Q45, Q46)?

- Yes, assumed it referred to first product. But participant also assumed that the whole upsell page was still part of the first transaction.

7. Understanding of disclosure on upsell page after being asked to read it during interview (interview)

7.1. Does participant click on "Terms" / "How the offer works" (Q37)?

- Yes, when reading during interview

7.2. What is the total monthly amount for the subscription (Q38)?

- "\$92.13 plus I don't see the shipping and handling here"

7.3. When will the total amount for the first month be charged (Q39)?

- "Ha, how can I tell ... 10 days I guess from the time that I sign up for my trial, says that I can call within 10 days to cancel the trial and owe nothing more"

7.4. How can total charge for the first month be avoided (Q40)?

- Call toll free number

7.5. What is the cancelation procedure (Q40, Q41)?

- Call toll free number

7.6. Does participant notice that cancellation period and total are different from first transaction?

- No, for cancellation period
- Yes, for total amount "That looks like a different amount than what I read before or maybe not"

7.7. After reading disclosure, does participant realize they ordered two products (Q42–Q44)?

- No, participant assumes mouth tray shown in APW image is part of SPD order: "I purchased, I thought, just those [looks at APW image] ... well, no it's not true. I purchased the two little mini pens, which were the trial and then so far a monthly subscription of the product ... and it looks like you get a tray, a mouth tray whatever, to put the product in [points mouse at APW image] ... [interviewer: is that related to the pens you saw before?] Yes, yes, the pens you probably squirt into the mouth tray"
- After being told that they ordered two products: "I did, huh. [interviewer: can you name them?] No. Pro White the trial but I don't know what else"
- Participant thinks APW and SPD are one product.
- Participant goes back and forth between first product checkout page and upsell page but still struggles to distinguish the two products.

8. Disclosure on upsell payment authorization page (interview)

8.1. Does participant notice the full amount in the disclosure box (Q48)?

- No.
- Participant assumes it is the same as the first authorization page.

9. Understanding at the end of the interview

9.1. At the end of the interview, what does participant think the transaction included (Q49)?

- "Alright, so the Smile Pro, see I can't even remember the first one, and the act on whitening thing."

9.2. What total amount does participant expect to be charged immediately and later on (Q50, Q51)?

- Participant expects to be charged \$1.03+\$3.87 for both products together now
- Participant expects 1 subscription charge of \$92.13 plus \$10 shipping
- "Just today? \$1.03 plus \$3.87 shipping and then the other \$92.13 plus \$10 or something shipping and handling would be after 10 days if I have not cancelled" Participant assumes this would cover both products.

9.3. Was participant aware or unaware of these details when completing the transaction?

- Not aware.
- "I would think there would be more information. It would be clearer. It would be more overt. This seems very covert to me. Hidden. Hidden information. And they're similar products in nature. They sound the same to me. Even if they have different names, they just seem to be alike. So, no, I didn't know that I purchased two [products]"

Participant 2

Task completion: 6:30 Session length: 24:51

Age	Gender	Highest level of education	Occupation	Online purchases
30	Female	Graduate degree	Unemployed	A few times per week

1. Understanding and behavior during transaction

1.1. Landing page (observational, interview Q2, Q3)

- Participant carefully scrolls down and up landing page looking at page content
- Participant enters contact information and clicks "rush my trial"

1.1.1. Does participant open Terms, FAQ, etc?

- No

1.1.2. Is participant interested in purchasing the product?

- Yes

1.1.3. Is participant skeptical of the study setup/compensation?

- No

1.2. At first checkout (observational)

- Enters credit card information
- Participant remarks: "Not a whole lot going on on this page ... it's just really ... blank. It kind of looks like one of those ... I had a friend in undergrad who got wrapped up in one of these complete a trail and get some points and then, like it was a pyramid thing. So this page makes me a little ... kind of dubious about how legit this is. Kind of make me glad that I'm using a prepaid card."
- "It almost looks like it's trying too hard. Hey! You! Ah! Uh! If that makes sense ... typically you shop online and it's a little more subtle maybe"
- Clicks complete checkout directly after finishing entering credit card details.
- Participant tries to read authenticate your order page but gets interrupted by overlay "Reading the little warning, warning, warning ... processing"

1.2.1. Does participant notice/read the disclosure?

- No

1.2.2. Does participant click on "How the Offer works" or "Terms"?

- No

1.3. At second checkout (observational)

- Participant scrolls down and starts skimming disclosure: "Oh yeez! Laughs. If you're not careful and you know don't cancel this in time you'll be getting it again for \$92! That's definitely more than white strips."
- Clicks complete checkout button "for the sake of this [study]"

1.3.1. Does participant notice that Action Pro White is a different product?

- No

1.3.2. Does participant notice and/or click on "To view your receipt Click here"?

- No

1.3.3. Does participant notice/read the disclosure?

- Yes

1.3.4. Does participant notice that cancellation period and total are different from first transaction?

- No

1.3.5. What product does participant think the disclosure refers to?

- First product

1.3.6. What transaction does participant think "Complete Checkout" refers to?

- First product

1.3.7. Does participant click on "Complete Checkout" and proceed with the second transaction?

- Yes, "for the sake of this [study]"

2. Understanding at the end of transaction**2.1.1. What product(s) does participant think they ordered? (Q5, Q6)**

- One product: "A tooth whitening pen"

2.1.2. Purchase cost, immediate charges (Q7, Q8)

- Expects an immediate charge of \$1.90 plus shipping "Like 2 dollars. \$1.90 something" plus shipping charge "\$2-3"

2.1.3. Does participant expect further charges later on (Q9)?

- Yes. "If I don't cancel it the big money ... \$92"

2.1.4. What does participant think trial means (Q10, Q11)?

- A subscription: "Trial means your signing up for a subscription service kind of thing"

- Discounted rate for one pen then signed up for subscription.

2.1.5. Does participant understand cancellation procedure? (Q12)

- No, not aware.

2.1.6. Is participant aware they purchased two products?

- No

2.1.7. Is participant aware transaction resulted in two Club subscriptions?

- No

3. Understanding of complete checkout page (interview)

3.1. Understanding of product costs (Q14)

- Trial price \$1.03 plus shipping and postage
- "I don't see what the shipping [fee] was until it either charged my card or got to the next page"

3.2. Is participant aware they signed up for a Club subscription (Q15–Q18)?

- Subscription, but not aware that it was a subscription when seeing this page during the transaction
- "I kind of stopped reading where it's blue here [the Confirm your exclusive trial Now arrow] and my eye kind of went dut ok let's get this done"
- "I think I was just kind of jazzed about this is cheaper than my white strips. Kind of anonymous online, let's just go through. I wasn't really paying attention to anything other than this seemed like a score!"

3.3. Is participant aware of the terms of the offer/subscription (Q19–Q22)?

3.3.1. What is the total monthly amount for the subscription (Q19)?

- "Just the \$92 a month and there might be some shipping with that"

3.3.2. When will the total amount for the first month be charged (Q20)?

- Not aware

3.3.3. How can total charge for the first month be avoided (Q21)?

- Not aware. Participant is guessing: "there's probably a number I can call and cancel"

3.3.4. What is the cancelation procedure (Q21, Q22)?

- Call and cancel [guessing]

3.4. Did participant notice/read the disclosure during the transaction (Q23, Q24)?

- No. Participant noticed it, but did not read it.

- "I mean, I did [notice it], but it just didn't seem like it was important"

4. Understanding of disclosure on complete checkout page after being asked to read it during interview (interview)

4.1.1. Does participant click on "Terms" / "How the offer works" (Q25)?

- No

4.1.2. What is the total monthly amount for the subscription (Q26, Q27)?

- \$94.31
- Participant was not aware of amount while completing the transaction
- Confused about disclosure language: "I guess I don't understand where they're getting this number of \$94 a discount of normal retail price, because I've never seen this in store. So I don't understand what the normal retail price is."
- When asked why not aware of total amount during transaction: "Because I was really focused on the \$1.03, so I was really looking at that price and not renewing at a higher rate"

4.1.3. When will the total amount for the first month be charged (Q28)?

- Not aware. "I'm gonna have to re-read that"
- After reading again: "Within 8 days of my order date"

4.1.4. How can total charge for the first month be avoided (Q29)?

- Call and cancel

4.1.5. What is the cancelation procedure (Q29, Q30)?

- Call and cancel

5. Disclosure on payment authorization page (interview)

5.1. Did participant notice the full amount in the disclosure box (Q32)?

- No, did not notice full amount during transaction.
- "I just assumed it was like a processing page and I just needed to click the blue box and go forward. I didn't really see this as an informational page."

6. Understanding of upsell page (interview)

6.1. Does participant notice that Action Pro White is a different product (Q33)?

- Understands it is an additional offer

- "[It's an] as an added bonus limited time offer kind of thing ... and it has similar products about the tooth whitening and all that jazz"

6.2. What transaction does participant think "Complete Checkout" refers to (Q34)?

- First product
- "This seems like a final confirmation of I'm ready to check out and agree to whatever it said in the previous pages"

6.3. Did participant notice/read the disclosure during the transaction (Q35, Q36)?

- Participant noticed it but did not read, however participant noticed the higher amount in the disclosure during the transaction.
- "I did. My eye wasn't really draw towards that [...] No, I very rarely read the little boxes"

6.4. Did participant notice/click on message "To view your receipt Click here" (Q45, Q46)?

- No
- Participant thinks it refers to the first product (SPD)

7. Understanding of disclosure on upsell page after being asked to read it during interview (interview)

7.1. Does participant click on "Terms" / "How the offer works" (Q37)?

- No

7.2. What is the total monthly amount for the subscription (Q38)?

- \$92.13 + \$3.87 (shipping)
- "This makes it seem like it's \$92.13 but I think there's this shipping charge. So I'm not sure if that's the same from month to month but the shipping charge on the first trial was \$3.87."

7.3. When will the total amount for the first month be charged (Q39)?

- After 10 days (hesitant)
- "I don't know it says but it says you have 10 days to cancel so I'm thinking following those 10 days"

7.4. How can total charge for the first month be avoided (Q40)?

- Call within 10 days

7.5. What is the cancelation procedure (Q40, Q41)?

- Call and cancel

7.6. Does participant notice that cancellation period and total are different from first transaction?

- Yes, participant notices that cancellation period is different.
- "This one says within 10 days of your order date. I think the other page said 8. So I'm a little confused about when I would need to cancel"

7.7. After reading disclosure, does participant realize they ordered two products (Q42–Q44)?

- No. Participant realizes SPD and APW are different products but assumes APW is added as a bonus
- "The tooth whitening pen and I think ... I don't know if extra stuff comes with this. I think I'll get some extra trays or something"
- "It says Online Only Limited Offer ... that's not what I put my creditcard information in for but it's showing up on this last page so I'm thinking that might be like a bonus or a thank you or something of that nature"

8. Disclosure on upsell payment authorization page (interview)

8.1. Does participant notice the full amount in the disclosure box (Q48)?

- No

9. Understanding at the end of the interview

9.1. At the end of the interview, what does participant think the transaction included (Q49)?

- SPD and APW

9.2. What total amount does participant expect to be charged immediately and later on (Q50, Q51)?

- Roughly \$5 for SPD today: "the pen was \$1.03 + shipping a little under \$4 ... essentially \$5"
- "In the next 10 days another \$94-ish"

9.3. Was participant aware or unaware of these details when completing the transaction?

- No, participant was not aware that APW was associated with additional trial costs or a subscription and subscription costs.

- APW subscription unexpected because they already ordered one teeth whitening product and additional subscription is not needed.
- "Once I had seen that [SPD] was a subscription thing, you know, I went through and had the intent to cancel the tooth pens and then when I saw the second page I thought Oh they're throwing in, you know, a bonus gift – only pay shipping and handling or whatever. So it didn't occur to me that that was also a subscription. And I don't think I need that many monthly products for my teeth."
- "Man that's shady ... I'm smart and pretty computer literate and ... it's just very easy to get kind of trapped in the 'Oh a \$1 I'm gonna try this'. And I mean I'm sure I would figure it out if pens and trays kept coming to my house but to be totally honest I don't look at my creditcard balance I just pay it every month. And it would be much more than the 10 days before I caught both subscriptions and ... ugh \$180 is ... a student loan payment. And I would have to fight customer service, it'll be a whole thing ... shady!"

Participant 3

Task completion: 10:40 Session length: 44:42

Age	Gender	Highest level of education	Occupation	Online purchases
34	Female	Graduate degree	Homemaker	A few times per month

1. Understanding and behavior during transaction

1.1. Landing page (observational, interview Q2, Q3)

- Participants scrolls up and down skimming and reading the information on the landing page
- Participant looks for and can't find the product price while scrolling up and down
"I cannot see the price here ... Is it \$1.03 for everything? ... It's not so clear"
- Participant enters contact information and clicks "Rush my trial"

1.1.1. Does participant open Terms, FAQ, etc?

- No

1.1.2. Is participant interested in purchasing the product?

- Yes, maybe.

1.1.3. Is participant skeptical of the study setup/compensation?

- No

1.2. At first checkout (observational)

- Participant looks at price information "Ok, price only \$1.03"
- "So I should complete buying this?"
- Enters creditcard information, clicks "Complete checkout"

1.2.1. Does participant notice/read the disclosure?

- No

1.2.2. Does participant click on "How the Offer works" or "Terms"?

- No

1.3. At second checkout (observational)

- Scrolls down, sees complete checkout button, scrolls back up and then clicks "Complete checkout"
- While processing screens are shown, participant remarks "It look[s] like spam ... because [processing] happened again and again. If I'd buy something like that"

it'd make me very nervous. When I buy online, one click and the order confirmed"

1.3.1. Does participant notice that Action Pro White is a different product?

- No, participant does not mention it

1.3.2. Does participant notice and/or click on "To view your receipt Click here"?

- No

1.3.3. Does participant notice/read the disclosure?

- No

1.3.4. Does participant notice that cancellation period and total are different from first transaction?

- No

1.3.5. What product does participant think the disclosure refers to?

- Unclear from observation

1.3.6. What transaction does participant think "Complete Checkout" refers to?

- Unclear from observation

1.3.7. Does participant click on "Complete Checkout" and proceed with the second transaction?

- Yes

2. Understanding at the end of transaction

2.1.1. What product(s) does participant think they ordered? (Q5, Q6)

- One product: "I order the product for whitening my teeth"

2.1.2. Purchase cost, immediate charges (Q7, Q8)

- \$1.03, later realizes there's shipping fee: \$10.3 + \$3.87
- "\$1.03 ... but they didn't show me the shipping fee! ... And now I see it is \$3.87 shipping fee"

2.1.3. Does participant expect further charges later on (Q9)?

- No

2.1.4. What does participant think trial means (Q10, Q11)?

- Expects a trial to be a free sample of the product with shipping costs, but here the sample is not free

- "trial, it mean for me, trial ... the product will be free. So they give you the free product ... and sometime you have to pay for shipping fee. ... Here trial and we had to pay \$1.03 – it different!"
- "you buy it. Is not trial ... trial would mean free"
- "trial often give you small amount of something, product ... you try it"
- "Purpose of trial is to let you try sample of product and if you like it you will buy more and they want advertising the product"

2.1.5. Does participant understand cancellation procedure? (Q12)

- Not aware

2.1.6. Is participant aware they purchased two products?

- No, no remarks indicate that participants is aware of purchasing two products

2.1.7. Is participant aware transaction resulted in two Club subscriptions?

- No, no remarks indicate that participants is aware of any subscription

3. Understanding of complete checkout page (interview)

3.1. Understanding of product costs (Q14)

- Participant notices shipping fee: "Price is \$1.03 plus shipping fee – S P. I didn't pay attention about the SP"

3.2. Is participant aware they signed up for a Club subscription (Q15–Q18)?

- No, thinks it was one-time delivery
- "Because normally if I buy the subscription product and they will have a subscription button below and let you check it"
- "I didn't see subscription button in this website"

3.3. Is participant aware of the terms of the offer/subscription (Q19–Q22)?

3.3.1. What is the total monthly amount for the subscription (Q19)?

- Expects no costs with a subscription but rather discount for committing to monthly purchase.
- "It's for free. Why [would we] had to pay for subscription fee? [...] I mean the subscription, when I buy product if I click on subscription button the price will lower than normal price because you buy every month. So they encourage people to subscription product"

3.3.2. When will the total amount for the first month be charged (Q20)?

- Not aware

3.3.3. How can total charge for the first month be avoided (Q21)?

- Not aware.

3.3.4. What is the cancelation procedure (Q21, Q22)?

- Not aware. Participant describes how they would do it typically on other website: go to account, see purchases and cancel subscription

3.4. Did participant notice/read the disclosure during the transaction (Q23, Q24)?

- No.
- "Normally I don't pay attention about that so much"

4. Understanding of disclosure on complete checkout page after being asked to read it during interview (interview)

4.1.1. Does participant click on "Terms" / "How the offer works" (Q25)?

- No

4.1.2. What is the total monthly amount for the subscription (Q26, Q27)?

- Not aware. Participant thought trial was free and that they would get a discount of \$94.31. "I thought I saved [\$94.31]"
- "Not so clear here ... maybe because of my language. I think they're not so clear 'you're getting the rate of 94 a discount 40 of the normal retail price.' They don't say you have to pay 94 per month"

4.1.3. When will the total amount for the first month be charged (Q28)?

- "It means the next month they will charge the \$94. First month you have to pay \$1, the next month you have to pay \$94"

4.1.4. How can total charge for the first month be avoided (Q29)?

- Can cancel after receiving trial sample "so I don't have to pay for the next month fee"

4.1.5. What is the cancelation procedure (Q29, Q30)?

- Call

5. Disclosure on payment authorization page (interview)

5.1. Did participant notice the full amount in the disclosure box (Q32)?

- No
- "very small [font]"

- Realizes that she has to cancel within 8 days or otherwise get charge for subscription

6. Understanding of upsell page (interview)

6.1. Does participant notice that Action Pro White is a different product (Q33)?

- No

6.2. What transaction does participant think "Complete Checkout" refers to (Q34)?

- First product
- "It's the last before you ... they want to make sure you read it again and click on the complete checkout"
- "if you click this button it mean you agree with the policy and term condition"

6.3. Did participant notice/read the disclosure during the transaction (Q35, Q36)?

- No, did not read during transaction
- Participant thinks it is the same disclosure as for the first product
- "Is the same with the last time"
- "Is the same as I read before"

6.4. Did participant notice/click on message "To view your receipt Click here" (Q45, Q46)?

- No
- "too small"
- "I think this is the receipt for Action Pro White"

7. Understanding of disclosure on upsell page after being asked to read it during interview (interview)

7.1. Does participant click on "Terms" / "How the offer works" (Q37)?

- No

7.2. What is the total monthly amount for the subscription. (Q38)?

- \$92.13

7.3. When will the total amount for the first month be charged (Q39)?

- After 10 days from order date

7.4. How can total charge for the first month be avoided (Q40)?

- Cancel it during first 10 days

7.5. What is the cancelation procedure (Q40, Q41)?

- Call the number

7.6. Does participant notice that cancellation period and total are different from first transaction?

- Participant notices different cancellation period
- "The last one says after 8 day. Why here after 10 day? It different, no?"
- Participant does not notice different total

7.7. After reading disclosure, does participant realize they ordered two products (Q42–Q44)?

- No. Participant is only aware of SPD
- "The product to whitening teeth"
- "Two samples. I see the picture" Referring to the two syringes shown in the APW image not to two different products
- Asked why not aware: "They didn't show me ... or maybe I didn't pay attention at all ... but, yeah, I didn't see the two [products]"

8. Disclosure on upsell payment authorization page (interview)

8.1. Does participant notice the full amount in the disclosure box (Q48)?

- No, did not notice full amount during transaction.
- Reading the text during the interview makes participant realize that they have to pay for two subscriptions: "So it mean that I had to pay ... I tried to order two trial and now I have to pay for both, one \$94, one \$92."

9. Understanding at the end of the interview

9.1. At the end of the interview, what does participant think the transaction included (Q49)?

- Two products

9.2. What total amount does participant expect to be charged immediately and later on (Q50, Q51)?

- 1 trial plus two subscriptions
- "It will charge today \$1.03 plus shipping and after 8 or 10 days it will charge the full amount. \$92 plus \$94, right? Because it is two products"

9.3. Was participant aware or unaware of these details when completing the transaction?

- Not aware that there's an additional trial charge for APW
- "Really? Why they only show one image of \$1.03 and now I already ordered two products. I didn't was aware about that"
- "The website didn't show clearly the condition ... I didn't read it clearly"
- "It tricked me. And they didn't show me how many product I order. And only the photo image of the product and not 'you already ordered two product.' And subscription fee after the trial I didn't see it."

Participant 04

Task completion: 26:40 Session length: 56:34

Age	Gender	Highest level of education	Occupation	Online purchases
54	Female	Graduate degree	Homemaker	A few times per month

1. Understanding and behavior during transaction

1.1. Landing page (observational, interview Q2, Q3)

- Scrolls down and studies the information provided
- Unsure about the trial's costs
- "But it doesn't say how much it cost, right? Am I missing that. I mean you get a trial. Am I missing how much it costs?"
- "I don't know if I'm gonna be charged for my trial"
- Participant is concerned about purpose of the study
- Participant agrees to continue with the study and enters contact information.
- Clicks "rush my trial"

1.1.1. Does participant open Terms, FAQ, etc?

- No

1.1.2. Is participant interested in purchasing the product?

- First says yes but then changes to No due to concerns over missing pricing information for the trial.

1.1.3. Is participant skeptical of the study setup/compensation?

- Yes. Participant is concerned that they're being tricked into purchasing the product rather than participating in a study. Interviewer reaffirms that the goal is to evaluate the purchasing process as part of the study.

1.2. At first checkout (observational)

- Confirms the price information but is unsure what she would be getting
- "I'm not quite sure what I'm getting"
- Concerned that S&P fees are not listed as part of the price information.
- Enters creditcard information and clicks "Complete checkout"

1.2.1. Does participant notice/read the disclosure?

- No

1.2.2. Does participant click on "How the Offer works" or "Terms"?

- No

1.3. At second checkout (observational)

- "So now I'm supposed to a risk-free ... I don't even know what I just spent!"
- Clicks "To view your receipt click here" and notes "There are no charges on here!"
- Becomes suspicious and states they would have done more consumer reports research before making a purchase on this website for themselves
- Realizes that APW is a different product: "Well, it says it's my receipt. It says I can also go ahead and order my Act-On Pro White order."
- Skims disclosure and notices "Arbitration and Waiver of Class Actions" link
- Scrolls down
- Reads disclosure in detail
- Clicks "How the Offer Works"

1.3.1. Does participant notice that Action Pro White is a different product?

- Yes.
- Realizes that APW is a different product: "Well, it says it's my receipt. It says I can also go ahead and order my Act-On Pro White order."

1.3.2. Does participant notice and/or click on "To view your receipt Click here"?

- Yes

1.3.3. Does participant notice/read the disclosure?

- Yes, disclosure and How the Offer works.
- Participants gets exceedingly confused about what the offer and product includes while reading "How the Offer Works"
- After reading point 6 in the disclosure: "So wait, I thought my risk-free [trial] was just a \$1.03. 40%, \$92.13 where is that coming from? ... That doesn't even make sense. [...] I'm a math teacher and these numbers don't even add up. [...] What's \$92.13? That sentence isn't even grammatically correct [reads the sentence aloud again]. So should be a comma or something in there? A discount of 40% off of the normal retail ... so where am I getting, where am I paying \$92.13? They told me I was paying \$1.03 ... plus \$3.87 shipping and handling. So are they saying that \$92.13 is only ... is 40 ... is only 60% of the normal retail price? And it's also grammatically incorrect, that drive me crazy.
- Participant opens "How the offer works"

- "So every 30 days I'm gonna get \$92.13 charged and \$11 in shipping and that's 30-day action program"
- "I don't know who wrote this [...] It's really convoluted. Maybe that's on purpose."
- "So I'm gonna get charged basically \$100 a month, a little over"
- "[reads] 'Plus, you'll also get a package of Action Pro White Teeth Whitening Syringes about every 30 days' ... so ... I'm getting ... now I'm really confused. I thought the syringes were part of the Action Pro White system [...] I'm assuming from reading this that after my ... I don't know how long I get for my trial period [...] you receive a 10 day trial [continues reading] .. First of all I'm not quite sure when every month they start sending ... I mean I get my 10 days. How do I have to decide if I'm happy with this before I have to cancel for the next go-around. I mean am I on day 8 and they already ordered it? So I guess I'm confused about how long I have after I try the 10 free ones. And then it says after that 'we'll conveniently bill your credit card \$92.13 for the full 30 day Action Pro White System. Plus, you'll also get a package of Action Pro White Teeth Whitening Syringes about every 30 days for the same monthly in-home price you paid for the original Action Pro White System plus \$10.91 in shipping' ... so the \$92.13 doesn't cover the syringes? Cuz, it's saying 'plus'"
- "Well at first ... part of me was thinking was it \$92 for the grate, you know, the overall system or whatever you have to do and then every month it's another \$11 for 30 more syringes, or is it \$92.13 every single month ... I'm really not sure from this. I don't really understand what's going on here"

1.3.4. Does participant notice that cancellation period and total are different from first transaction?

- No

1.3.5. What product does participant think the disclosure refers to?

- APW, but it is not clear from observation whether they think it also pertains to the first product.

1.3.6. What transaction does participant think "Complete Checkout" refers to?

- APW

1.3.7. Does participant click on "Complete Checkout" and proceed with the second transaction?

- No

2. Understanding at the end of transaction

2.1.1. What product(s) does participant think they ordered? (Q5, Q6)

- One product plus subscription [correct for this participant]
- Although participant completed only SPD purchase, they think they actually purchased APW.
- "I think I ordered 10 days of syringes for the whitening system [...] Unless I say something they'll keep billing me every 30 days."

2.1.2. Purchase cost, immediate charges (Q7, Q8)

- Initial purchase \$1.03 plus \$3.87 shipping and handling
- \$4.90 charged today

2.1.3. Does participant expect further charges later on (Q9)?

- Yes, \$92.13 plus \$10.91 every month [incorrect total: APW total instead of SPD total]

2.1.4. What does participant think trial means (Q10, Q11)?

- "Trial for this product means you better hurry up and decide if you like it or not because otherwise you're gonna get billed pretty quickly"
- "10 days worth of the whitening program. Actually, I guess I could cancel it at any time but if I don't want to be charged at all. I mean within that time I can call them and say I'm not thrilled about this than they're supposed to give back my \$4.90. [...] That's my trial, that period. Once they start billing me monthly, I guess I get the feeling that I can just cancel for the next month or I have to send back the unused portion and then they're not gonna charge me shipping and handling."

2.1.5. Does participant understand cancellation procedure? (Q12)

- "There are several ways. There's customer service, you can do it online."

2.1.6. Is participant aware they purchased two products?

- N/A Participant did not complete second checkout

2.1.7. Is participant aware transaction resulted in two Club subscriptions?

- Participant is aware of one subscription. Participant did not complete second checkout

3. Understanding of complete checkout page (interview)

3.1. Understanding of product costs (Q14)

- Trial is \$1.03 plus \$3.87 shipping and handling

3.2. Is participant aware they signed up for a Club subscription (Q15–Q18)?

- Subscription
- Suspected subscription because of past experience. How the offer works was not read until the second checkout page.

"Well, I kinda figured that anyway. I mean just because of past experience, you know. They don't usually send it to you and say hey if you like it get back in touch with us. There's a catch. ... My feeling is their hope is that people will forget to cancel or not keep up to date on the dates. So I was unsure of how much I was getting for the trial but by saying trial I pretty much assumed it was going to become an ongoing thing."

3.3. Is participant aware of the terms of the offer/subscription (Q19–Q22)?

3.3.1. What is the total monthly amount for the subscription (Q19)?

- \$94.31 and \$10.91 for shipping [total amount stated after participant re-read disclosure]

3.3.2. When will the total amount for the first month be charged (Q20)?

- Participant is unsure and confuses APW cancellation period with SPD.
- "Well upon reading this I think it's gonna be charged during my 10 ... I think I'm gonna receive that shipment during my 10 day trial. I don't know exactly how soon they're gonna ship it out, but it's gonna be charged within that first real shipment. For all I know they're gonna put this and the other one together."

3.3.3. How can total charge for the first month be avoided (Q21)?

- Unaware. "I don't know what the time limit is."

3.3.4. What is the cancelation procedure (Q21, Q22)?

- Write, website, call

3.4. Did participant notice/read the disclosure during the transaction (Q23, Q24)?

- No.
- "Not on this one. It didn't stick out for me ... maybe it was just because I was nervous and I was trying to do this thing, you know, that I was feeling timewise. I'm sure I would probably would have read it. To figure out what I was getting for my trial."

4. Understanding of disclosure on complete checkout page after being asked to read it during interview (interview)

4.1.1. Does participant click on "Terms" / "How the offer works" (Q25)?

- Yes. Participant opened "How the offer works" before being asked to read the disclosure; not after being asked to read it

4.1.2. What is the total monthly amount for the subscription (Q26, Q27)?

- \$94.31.
- Confused about whether this includes shipping or whether \$10.91 will be added.
- "Well this one doesn't say anything about the \$10.91. Oh this one is just \$94.31 I don't see the \$10.91 shipping and handling. So I guess they're just charging me \$94.31 per month"

4.1.3. When will the total amount for the first month be charged (Q28)?

- During the trial period.
- Confused about whether it is after 8 or 10 days.
- "So I guess I have 8 days to cancel my trial ... which is a little confusing because it makes it sound like .. So if I ordered it today I would have 8 days, I've got 10 days' worth of pens. So I guess, you know, I guess I better see results quickly then."
- "So this is misleading to say cancel my trial. I'm not cancelling my trial. I'm cancelling my subscription. Cuz, my trial ... or am I cancelling my trial? Are they saying I have 8 days to cancel my free trial? Maybe that's what they were saying"

4.1.4. How can total charge for the first month be avoided (Q29)?

- Cancel

4.1.5. What is the cancelation procedure (Q29, Q30)?

- Call, write, website

5. Disclosure on payment authorization page (interview)**5.1. Did participant notice the full amount in the disclosure box (Q32)?**

- No
- "There was no time to read it"

6. Understanding of upsell page (interview)**6.1. Does participant notice that Action Pro White is a different product (Q33)?**

- Yes

6.2. What transaction does participant think "Complete Checkout" refers to (Q34)?

- To add Action Pro White
- "I think that they're just going to add this onto my total. Yu know, where it says complete checkout, I think that means if you want this we're just gonna slap another \$1.03 and shipping and handling onto what we've already."

6.3. Did participant notice/read the disclosure during the transaction (Q35, Q36)?

- Yes, during transaction, read it and clicked "How the offer works"

6.4. Did participant notice/click on message "To view your receipt Click here" (Q45, Q46)?

- Yes, during transaction
- Aware that it refers to SPD

7. Understanding of disclosure on upsell page after being asked to read it during interview (interview)

7.1. Does participant click on "Terms" / "How the offer works" (Q37)?

- Yes, during transaction

7.2. What is the total monthly amount for the subscription (Q38)?

- N/A already discussed during transaction

7.3. When will the total amount for the first month be charged (Q39)?

- N/A already discussed during transaction

7.4. How can total charge for the first month be avoided (Q40)?

- N/A already discussed during transaction

7.5. What is the cancelation procedure (Q40, Q41)?

- N/A already discussed during transaction

7.6. Does participant notice that cancellation period and total are different from first transaction?

- Yes, notices \$92.13 and understands that it refers to APW

7.7. After reading disclosure, does participant realize they ordered two products (Q42–Q44)?

- Participant correctly realizes that they only ordered SPD
- "I honestly thought I paid \$4 but when I look back at that little thing that went bling-bling-bling that I couldn't see until you brought it back up, it says that I was only being charged \$1.03. It didn't say anything about the S&P. So I would say I'd be charged anything between \$1.03 and \$4.90."

- "I ordered Smile Pro Direct."

8. Disclosure on upsell payment authorization page (interview)

8.1. Does participant notice the full amount in the disclosure box (Q48)?

- N/A participant did not complete second transaction

9. Understanding at the end of the interview

9.1. At the end of the interview, what does participant think the transaction included (Q49)?

- Participant correctly realizes that they only ordered SPD

9.2. What total amount does participant expect to be charged immediately and later on (Q50, Q51)?

- Today: \$1.03 or \$4.90 (incl. shipping) – unsure because of conflicting information on authorization page
- "Because one time it said you're only be charged \$1.03 but other things are saying you're being charged \$1.03 and shipping"
- After that: \$94 for what participant ordered
- Also aware of second transaction costs: "If I would decide to get this, I see it know, I would be charged the \$92 plus they're gonna slap in the syringes and it's \$10.91 shipping and handling"

9.3. Was participant aware or unaware of these details when completing the transaction?

- "Because we're sitting here and you told me to do these things and it's a study, I was more quick to click on take the trial without really knowing what I was getting and how much it was gonna be after that."

Participant 5

Task completion: 10:25 Session length: 35:28

Age	Gender	Highest level of education	Occupation	Online purchases
52	Male	High school graduate	Semi-retired Veteran	A few times per month

1. Understanding and behavior during transaction

1.1. Landing page (observational, interview Q2, Q3)

- Participant immediately states they are not interested in the product "I'm not into cosmetics"
- Participant scrolls down on the landing page a little bit
- Enters contact details and clicks "rush my trial"

1.1.1. Does participant open Terms, FAQ, etc?

- No

1.1.2. Is participant interested in purchasing the product?

- No

1.1.3. Is participant skeptical of the study setup/compensation?

- No

1.2. At first checkout (observational)

- Participant enters credit card information and clicks "complete checkout"
- "Participant notes that they expected the study to be on a different topic"

1.2.1. Does participant notice/read the disclosure?

- No

1.2.2. Does participant click on "How the Offer works" or "Terms"?

- No

1.3. At second checkout (observational)

- Participant is unsure what to do next. Scrolls down.
- Immediately clicks "complete checkout" when seeing the button

1.3.1. Does participant notice that Action Pro White is a different product?

- No

1.3.2. Does participant notice and/or click on "To view your receipt Click here"?

- No

1.3.3. Does participant notice/read the disclosure?

- No

1.3.4. Does participant notice that cancellation period and total are different from first transaction?

- No

1.3.5. What product does participant think the disclosure refers to?

- Unclear from observation

1.3.6. What transaction does participant think "Complete Checkout" refers to?

- Unclear from observation

1.3.7. Does participant click on "Complete Checkout" and proceed with the second transaction?

- Yes, immediately clicks button.

2. Understanding at the end of transaction

2.1.1. What product(s) does participant think they ordered? (Q5, Q6)

- Single product
- "It's a whitening product"
- slightly confused that receipt says "skin care"

2.1.2. Purchase cost, immediate charges (Q7, Q8)

- \$1.03 plus \$3.87 shipping
- charged today? "almost \$4"

2.1.3. Does participant expect further charges later on (Q9)?

- No

2.1.4. What does participant think trial means (Q10, Q11)?

- Sample of the product
- "Usually people are drumming up business. Usually it's connected. Trial is something you try for the first time, but I think people do it as to bring in more customers. You can do a trial, I guess in this case it is."

2.1.5. Does participant understand cancellation procedure? (Q12)

- Not aware

2.1.6. Is participant aware they purchased two products?

- No, no remarks indicate that they are aware of purchasing two products

2.1.7. Is participant aware transaction resulted in two Club subscriptions?

- No, no remarks indicate that they are aware of any subscriptions.

3. Understanding of complete checkout page (interview)

3.1. Understanding of product costs (Q14)

- "\$1.03 plus shipping and handling ... came to a little over \$4"

3.2. Is participant aware they signed up for a Club subscription (Q15–Q18)?

- No, think it is one-time delivery: "I would think one-time delivery ... for that kind of cost."
- When informed about subscription: "Really? I think most people would have been taken aback by that."
- Asked if they would normally read the fine-print: "Yes, I think with you here kind of through me off track. I didn't wasn't expecting this type of a ... I think I wouldn't even enter any of my personal information here ... I've had read the fine print first and had been looking more what I had been doing"

3.3. Is participant aware of the terms of the offer/subscription (Q19–Q22)?

3.3.1. What is the total monthly amount for the subscription (Q19)?

- Not aware. During interview spots the total amount in the disclosure, but likely not aware of amount during transaction.

3.3.2. When will the total amount for the first month be charged (Q20)?

- Not aware

3.3.3. How can total charge for the first month be avoided (Q21)?

- "Call the credit card company or something"

3.3.4. What is the cancelation procedure (Q21, Q22)?

- Call customer assistance

3.4. Did participant notice/read the disclosure during the transaction (Q23, Q24)?

- No

4. Understanding of disclosure on complete checkout page after being asked to read it during interview (interview)

4.1.1. Does participant click on "Terms" / "How the offer works" (Q25)?

- No

4.1.2. What is the total monthly amount for the subscription (Q26, Q27)?

- Not aware

- "I still don't know. I think it is ... It says 'You're getting the rate of 94, 40%. I'm not great at math. That wasn't one of my subjects. But I'm good at money. [...] I'm not sure how percentages work ... but there is a cost"

4.1.3. When will the total amount for the first month be charged (Q28)?

- Within 8 days

4.1.4. How can total charge for the first month be avoided (Q29)?

- Call customer service

4.1.5. What is the cancelation procedure (Q29, Q30)?

- Not sure.

5. Disclosure on payment authorization page (interview)

5.1. Did participant notice the full amount in the disclosure box (Q32)?

- No
- "they making it into smaller print"
- "it's part of marketing ... they usually give you clauses when they're trying to ... I was going to use the word 'trap' [inaudible]. But they usually try to lock in that's the way small print is meant to misdirect you. Smaller print is harder to read it is in a fine line area and I think making it into smaller print people overlook it"

6. Understanding of upsell page (interview)

6.1. Does participant notice that Action Pro White is a different product (Q33)?

- "It's a promotion of a whitening product"
- No indication that participant is aware that APW is different from SPD

6.2. What transaction does participant think "Complete Checkout" refers to (Q34)?

- First product
- "It's to finish contractually. It's a contract [...] It just gives confirmation, affirmation."

6.3. Did participant notice/read the disclosure during the transaction (Q35, Q36)?

- Noticed it but did not read it.
- When participant starts reading "It's about the same thing. Risk free trial"

6.4. Did participant notice/click on message "To view your receipt Click here" (Q45, Q46)?

- No
- Refers to SPD

7. Understanding of disclosure on upsell page after being asked to read it during interview (interview)

7.1. Does participant click on "Terms" / "How the offer works" (Q37)?

- No

7.2. What is the total monthly amount for the subscription (Q38)?

- \$92.13

7.3. When will the total amount for the first month be charged (Q39)?

- Within 10 days

7.4. How can total charge for the first month be avoided (Q40)?

- Not aware

7.5. What is the cancelation procedure (Q40, Q41)?

- Not aware

7.6. Does participant notice that cancellation period and total are different from first transaction?

- Notices different total amounts

7.7. After reading disclosure, does participant realize they ordered two products (Q42–Q44)?

- No. "Really? How did you figure that?"
- "Action Pro. No that's the only thing I've seen. But I think the other one I've seen something different"
- After naming both products: "Oh, really? They are two different ones?"
- "I think they do that as marketing. I keep going back saying marketing, but marketing is a way of making money and marketers know exactly what they need to do contractually to do things"

8. Disclosure on upsell payment authorization page (interview)

8.1. Does participant notice the full amount in the disclosure box (Q48)?

- No, not during transaction

- "I still wasn't focused. If it was a product I was really getting [...] I think I would have been more discreet. Because I'm very very ... I use discretion when it comes to money. As far as my debit card is concerned first think I look towards the fingerprint cuz that's where it traps you. In the fingerprint [they] always get you."

9. Understanding at the end of the interview

9.1. At the end of the interview, what does participant think the transaction included (Q49)?

- A couple of whitening products

9.2. What total amount does participant expect to be charged immediately and later on (Q50, Q51)?

- Aware of the subscriptions but not the trial charges
- "Today ... I think there's two separate ones. One is for \$92 and one's for \$94, I think [...] I have a contractual time to get out if I though choose if I cancel it but I think it's only 10 or 8 days. 10 days."

9.3. Was participant aware or unaware of these details when completing the transaction?

- "No I thought there was only Action White Pro. I thought it was only one product. But I think when they showed two different I think it clicked in. You helped me realize it."

Participant 06

Task completion: 26:10 Session length: 47:34

Age	Gender	Highest level of education	Occupation	Online purchases
32	Male	Bachelors / 4 year degree	Engineering or IT professional	A few times per month

1. Understanding and behavior during transaction

1.1. Landing page (observational, interview Q2, Q3)

- Participant first only looks at visible part of the landing page, then scrolls further down and reads/skims the information provided
- "If I'm gonna make like a selection it looks it's going to be a payment plan for a month. I don't know why I'd want it or for whatever. So I don't know why I'd want to make continuous payments for it if they guarantee a whiter smile in 5 days. [interviewer: where did you see continuous payments?] Well no it just looks like that. It looks like that from ... this is usually how they do it in advertisement for certain products. [...] The more attractive deal is at the front"
- Enters contact information
- "It's a trial. I didn't see anything at the bottom about a trial. Like how much it would actually cost between a trial and like the actual product."
- Scrolls down again
- "I still don't see anything about the actual trial versus like the actual product"
- After researching a bit more clicks "Rush my trial"

1.1.1. Does participant open Terms, FAQ, etc?

- No

1.1.2. Is participant interested in purchasing the product?

- "I don't know if I would if they can't guarantee a supply for it" [in reference to the message at the top of the landing page]
- Unsure "I'm not totally convinced"

1.1.3. Is participant skeptical of the study setup/compensation?

- No

1.2. At first checkout (observational)

- "I don't know what they mean by trial"
- Reads the disclosure
- "A rate of \$94 ... the normal retail price. I don't even know what the normal retail price would be."
- Confused about the rate of \$94.31
- "It's talking about a rate of \$94.31, which is a huge sum of money. Not totally sure how this plays in to pretty much anything they've said on the previous page or here. Because I see the price is \$1.03. Not totally sure participating in the risk-free trial how would I be getting the rate of \$94.31, 40% off the normal retail price. And I'm still not sure how much the normal retail price would be. Invest. So I'm not really paying for it, right? It says right here 'You simply invest \$1.03' that would make it seem like I'm purchasing stock from this company as opposed to buying a product. So what is this. Is this like, I wanna say pyramid scheme, is this like [inaudible] whatever it's called [...] Like you have to buy knives and sell them back to people. That's kind of the language they're using here."
- "I don't know how much actual money is that I'm actually paying into it. You know it says here \$1.03, ok. And then the obvious thing is I don't know how much shipping and packaging is [...] Maybe it's \$1.03 for the product and \$94.13 for shipping and handling. I really don't know. They also don't say how much the shipping and packaging will be."
- "It's kind of frustrating [...] to have so much information, but for it to not be clear"
- Enters credit card information and clicks complete checkout

1.2.1. Does participant notice/read the disclosure?

- Yes

1.2.2. Does participant click on "How the Offer works" or "Terms"?

- No

1.3. At second checkout (observational)

- "Looks like it went to another page for a coupon"
- Scrolls down
- On noticing complete checkout button "That's weird. Like on the other page I already completed the checkout. Now it took me to a page where I have to complete the checkout again."

- Concerned that they may get charged twice
"Maybe it's like a misstep where they charge it twice [for the same product]"
- "Now I see something like getting a rate of \$92.13 for 40% off. I'm pretty sure that was \$94.13 last time. I don't even know where all these numbers are coming from"
- "It seems like there's a lot of bait and switching around with the pricing and now it's taken me to another checkout page when I already thought that I completed the checkout a couple of minutes ago."
- "I thought I had already completed [the checkout] but apparently I hadn't"
- Rationalizes the presence of the second checkout to confirm age.
"And now they're giving me something saying by clicking above I affirm that I'm 18. Seems like it would have had a checkbox like for the other one. The other page. So you wouldn't have to be redirected to another page about completing the checkout. Because that's what it should be. You wouldn't put complete checkout to pay and then complete checkout when [...] you're trying to confirm your age"
- Continues to read disclosure
- "seems like continuous day payments"
- confused by the numbers and what the payments are
- Clicks complete checkout

1.3.1. Does participant notice that Action Pro White is a different product?

- Unclear from observation

1.3.2. Does participant notice and/or click on "To view your receipt Click here"?

- No

1.3.3. Does participant notice/read the disclosure?

- Yes, skims it.

1.3.4. Does participant notice that cancellation period and total are different from first transaction?

- Yes, notices the different total.

1.3.5. What product does participant think the disclosure refers to?

- Remarks suggest the first product

1.3.6. What transaction does participant think "Complete Checkout" refers to?

- First product

1.3.7. Does participant click on "Complete Checkout" and proceed with the second transaction?

- Yes

2. Understanding at the end of transaction

2.1.1. What product(s) does participant think they ordered? (Q5, Q6)

- Teeth whitener: a pencil cylinder [SPD]

2.1.2. Purchase cost, immediate charges (Q7, Q8)

- \$1.03
- Charged today: "It was either \$94.13 or \$92.13 or something like that"
- "I mean I would like to think that it was actually \$4.90. That's how much it appears to but in the fineprint it said \$92.13 or \$94.13"

2.1.3. Does participant expect further charges later on (Q9)?

- Yes. \$92 or \$94

2.1.4. What does participant think trial means (Q10, Q11)?

- A test run: "You can purchase it, if you don't like it you send it back"
- Unsure what the trial includes

2.1.5. Does participant understand cancellation procedure? (Q12)

- Unaware, assumes that they can call within 10 days

2.1.6. Is participant aware they purchased two products?

- No

2.1.7. Is participant aware transaction resulted in two Club subscriptions?

- No, only aware of one subscription [SPD]

3. Understanding of complete checkout page (interview)

3.1. Understanding of product costs (Q14)

- \$1.03 plus shipping and handling

3.2. Is participant aware they signed up for a Club subscription (Q15–Q18)?

- Subscription

3.3. Is participant aware of the terms of the offer/subscription (Q19–Q22)?

3.3.1. What is the total monthly amount for the subscription (Q19)?

- "Maybe 40% off of \$94.31. Since I went through there this website maybe I click now I get a discount."

3.3.2. When will the total amount for the first month be charged (Q20)?

- N/A Not asked

3.3.3. How can total charge for the first month be avoided (Q21)?

- Not aware

3.3.4. What is the cancelation procedure (Q21, Q22)?

- Not aware

3.4. Did participant notice/read the disclosure during the transaction (Q23, Q24)?

- Noticed it and scanned it for price information

4. Understanding of disclosure on complete checkout page after being asked to read it during interview (interview)

4.1.1. Does participant click on "Terms" / "How the offer works" (Q25)?

- No

4.1.2. What is the total monthly amount for the subscription (Q26, Q27)?

- "It could be either \$94.31 or a 40% discount off \$94.31"

4.1.3. When will the total amount for the first month be charged (Q28)?

- After 8 days

4.1.4. How can total charge for the first month be avoided (Q29)?

- Call

4.1.5. What is the cancelation procedure (Q29, Q30)?

- Call

5. Disclosure on payment authorization page (interview)

5.1. Did participant notice the full amount in the disclosure box (Q32)?

- No
- "The text is way too small"

6. Understanding of upsell page (interview)

6.1. Does participant notice that Action Pro White is a different product (Q33)?

- Yes, notices they are different products/subscriptions

6.2. What transaction does participant think "Complete Checkout" refers to (Q34)?

- First product

- "Confirming the actual checkout amount. It looks like another ad and then it looks like it also has another coupon to it. But it's actually for completing the checkout again but this time to make sure that I'm 18 years of age."

6.3. Did participant notice/read the disclosure during the transaction (Q35, Q36)?

- Yes, scanned it for price

6.4. Did participant notice/click on message "To view your receipt Click here" (Q45, Q46)?

- No
- Refers to first product

7. Understanding of disclosure on upsell page after being asked to read it during interview (interview)

7.1. Does participant click on "Terms" / "How the offer works" (Q37)?

- No

7.2. What is the total monthly amount for the subscription (Q38)?

- \$92.13

7.3. When will the total amount for the first month be charged (Q39)?

- Within 10 days

7.4. How can total charge for the first month be avoided (Q40)?

- Calling

7.5. What is the cancelation procedure (Q40, Q41)?

- Calling

7.6. Does participant notice that cancellation period and total are different from first transaction?

- Yes, different phone number, different cancellation period, different total

7.7. After reading disclosure, does participant realize they ordered two products (Q42-Q44)?

- No, not during transaction
- Yes, during interview
- "I wouldn't know why I would have to be redirected to a second checkout page"

8. Disclosure on upsell payment authorization page (interview)

8.1. Does participant notice the full amount in the disclosure box (Q48)?

- No, can't remember
- Thought it was the same page as before

9. Understanding at the end of the interview

9.1. At the end of the interview, what does participant think the transaction included (Q49)?

- Smile Pro Direct and Action Pro White

9.2. What total amount does participant expect to be charged immediately and later on (Q50, Q51)?

- "\$1.03 charged today for this one [APW] and then \$92.13 at a later date. But for the other one it would be \$1.03 and \$94.31 [...] \$3.87 shipping"

9.3. Was participant aware or unaware of these details when completing the transaction?

- "I was aware of the price but I thought it was a mistake and I wasn't aware I was getting a different product"

Participant 07

Task completion: 12:12 Session length: 36:11

Age	Gender	Highest level of education	Occupation	Online purchases
61	Female	Associates / 2 year degree	Art, Writing, Journalism	A few times per year or less

1. Understanding and behavior during transaction

1.1. Landing page (observational, interview Q2, Q3)

- Looks at the website without scrolling and quickly decides
- Enters contact information. Participant accidentally types in their real name, which has been redacted from the screen recording.
- Clicks "rush my trial"

1.1.1. Does participant open Terms, FAQ, etc?

- No

1.1.2. Is participant interested in purchasing the product?

- No

1.1.3. Is participant skeptical of the study setup/compensation?

- Yes. Participant is concerned that the purchase is deducted from the compensation, which is intended.

1.2. At first checkout (observational)

- Aims to understand the price information
- Enters credit card information and clicks "complete checkout"

1.2.1. Does participant notice/read the disclosure?

- No

1.2.2. Does participant click on "How the Offer works" or "Terms"?

- No

1.3. At second checkout (observational)

- Notices that it is an order for a second product
- Scrolls down
- Concerned about the compensation
- Wondering what "complete checkout" button is for

- "I don't say complete checkout" now, because [...] It's completing the checkout [with the button] but they're adding on another product. It's all like a trick, isn't it? I mean they're trying to get you to think you're paying for one thing but you're really getting two. [...] Well it says risk-free trial, ok. So just pay \$1.03 more on top of the other order is that it? That's what I'm understanding."

1.3.1. Does participant notice that Action Pro White is a different product?

- Yes. "So this is another one, right? This is another order?"

1.3.2. Does participant notice and/or click on "To view your receipt Click here"?

- No

1.3.3. Does participant notice/read the disclosure?

- No

1.3.4. Does participant notice that cancellation period and total are different from first transaction?

- No

1.3.5. What product does participant think the disclosure refers to?

- N/A

1.3.6. What transaction does participant think "Complete Checkout" refers to?

- First product, but correctly notes that it is adding on the second product.

1.3.7. Does participant click on "Complete Checkout" and proceed with the second transaction?

- No. Only after being asked to do so for the study.

2. Understanding at the end of transaction

2.1.1. What product(s) does participant think they ordered? (Q5, Q6)

- Two products
- "Teeth whitening paste or something and the other one was ... I didn't look at it that well"
- "I was under the impression you're ordering the first one and then the second one is the trial order"

2.1.2. Purchase cost, immediate charges (Q7, Q8)

- Not fully aware
- Second product: \$1.03 trial price plus \$3.87 shipping
- Charged today: "\$4, a little over"

1

2.1.3. Does participant expect further charges later on (Q9)?

- No

2.1.4. What does participant think trial means (Q10, Q11)?

- "Well trial means you can try it out if you like it, if you don't you most likely get your money back"
- "I was under the impression you're ordering the first one and then the second one is the trial order"

2.1.5. Does participant understand cancellation procedure? (Q12)

- Not aware

2.1.6. Is participant aware they purchased two products?

- Yes

2.1.7. Is participant aware transaction resulted in two Club subscriptions?

- No, no remarks indicate that participant is aware of any subscriptions.

3. Understanding of complete checkout page (interview)**3.1. Understanding of product costs (Q14)**

- "It's a \$1.03 plus shipping and handling, which it does not tell you when or how much the shipping and handling is"

3.2. Is participant aware they signed up for a Club subscription (Q15–Q18)?

- One-time delivery
- Suspects that because it is their first time ordering the second product trial is being offered as a perk for new customers
- "It's your first time order probably that's why they're giving me a trial product in addition to what you're ordering. Usually once you're already a member or ordering all the time they don't do it. They're trying to get your business"
Here, the term "member" likely refers to having a business relationship and an account with the website, not being a member of the club subscription.
- Not aware what subscription includes
- Why not aware? "Hmm, because I didn't read the fineprint at the bottom probably"

3.3. Is participant aware of the terms of the offer/subscription (Q19–Q22)?**3.3.1. What is the total monthly amount for the subscription (Q19)?**

- Not aware

3.3.2. When will the total amount for the first month be charged (Q20)?

- Not aware

3.3.3. How can total charge for the first month be avoided (Q21)?

- Not aware

3.3.4. What is the cancelation procedure (Q21, Q22)?

- Not aware
- Looks at disclosure and states likely by calling customer service number

3.4. Did participant notice/read the disclosure during the transaction (Q23, Q24)?

- Noticed it, but did not read it
- "I didn't feel I had the time or it was necessary to read it"

4. Understanding of disclosure on complete checkout page after being asked to read it during interview (interview)

4.1.1. Does participant click on "Terms" / "How the offer works" (Q25)?

- No

4.1.2. What is the total monthly amount for the subscription (Q26, Q27)?

- \$3.87
- About the disclosure: "this looks like Chinese to me. They make it so tiny and they put so many words in there. Like just weird the way they word things. You know, they're trying, that's how they get your business, because you're confused basically"
- After interviewer explained the amount is \$94.31:
"I knew the number for this transaction, but the 94 I actually figured out that probably was the membership number because that [\$3.87] was probably too low an amount"
- Asked if aware of \$94 during transaction:
"No, and they do not tell you that. But I guess they're assuming that you're going be smart enough to read that down there to know if you get tricked or not."

4.1.3. When will the total amount for the first month be charged (Q28)?

- After 8 days

4.1.4. How can total charge for the first month be avoided (Q29)?

- Call within 8 days

4.1.5. What is the cancelation procedure (Q29, Q30)?

- Thinks and re-reads for a long time
- "It doesn't really say"

5. Disclosure on payment authorization page (interview)

5.1. Did participant notice the full amount in the disclosure box (Q32)?

- No
- "Because I didn't think we had the time and I didn't think that was the step. I didn't think that was the step at the moment to do, to read that. It wasn't time to read that yet."

6. Understanding of upsell page (interview)

6.1. Does participant notice that Action Pro White is a different product (Q33)?

- Yes

6.2. What transaction does participant think "Complete Checkout" refers to (Q34)?

- "To complete the checkout. To say that you want to receive the risk trial free bottle [inaudible] and then that completes that there. In other words you ordered the other one [SPD] but you're saying ok I'm willing to use this, that you want to try this [APW] out in a trial."
- Aware that button is not needed to complete first transaction. "I don't think you have to do it if you don't want to"
- But participant is also skeptical whether it might be needed after all to complete the first order
- "Well it actually seems like you have to get this because this isn't on the first order and because it's on the second one that it's the only way the whole ... the order of the first one will go through if you click on this one because this is on the second ... the risk free trial bottle."
- Asked if the first order would not go through without clicking here:
"Maybe not, yeah. Because that wasn't on the first order. I mean that's not the way it's set up. How would you order just the first without getting this too if this [the complete checkout button] is not on the first one."

6.3. Did participant notice/read the disclosure during the transaction (Q35, Q36)?

- Noticed it but didn't read it

6.4. Did participant notice/click on message "To view your receipt Click here" (Q45, Q46)?

- No
- Before clicking on it participant thinks it refers to SPD, then opens it and thinks it is for APW:

"Both. Well, probably not because I haven't clicked on this one [APW] yet, so it might just be the first one [...] oh, actually this is just for the trial one it's not for the other one. [interviewer: which one was the trial one?] This one [APW]"

7. Understanding of disclosure on upsell page after being asked to read it during interview (interview)

7.1. Does participant click on "Terms" / "How the offer works" (Q37)?

- No

7.2. What is the total monthly amount for the subscription (Q38)?

- \$92.13
- Assumes that there's one subscription and that the price for the subscription changes depending on whether the APW trial is added:

"I thought it was \$94 with it and \$92 without it"

7.3. When will the total amount for the first month be charged (Q39)?

- Re-reads before answering
- Within 10 days

7.4. How can total charge for the first month be avoided (Q40)?

- Cancel within 10 days
- "My confusion about that is this one is saying if you respond within 10 days to cancel this order [APW]. [...] This is just your trial, but the other one's said you have to cancel within 8 days. So right there that part is different. So if you cancel this one [APW], probably the next questions is will the other one get cancelled out. I don't know. [interviewer: do you think it would?] Maybe, I'm not sure. I don't know, it could go either way."

7.5. What is the cancelation procedure (Q40, Q41)?

- "I don't think it says anything about that because I looked at that for the other one."

7.6. Does participant notice that cancellation period and total are different from first transaction?

- Notices different cancellation period
- Notices different subscription prices, but assumes it is an adjusted subscription due to adding the APW trial.

7.7. After reading disclosure, does participant realize they ordered two products (Q42–Q44)?

- SPD + APW
- Noticed already during the transaction
- “Because it says right there. Risk-free trial bottle and it’s ... it looks different. I mean the picture is showing different things.”

8. Disclosure on upsell payment authorization page (interview)

8.1. Does participant notice the full amount in the disclosure box (Q48)?

- No
- “Because it looked like it wasn’t time enough ... time to do whatever I was gonna do with this page, because I know it said click here to confirm your order and I wasn’t ready to do that, plus the fact that it’s in red current means kinda like ... yellow means stop don’t go any further. I didn’t bother to read it”

9. Understanding at the end of the interview

9.1. At the end of the interview, what does participant think the transaction included (Q49)?

- SPD + APW

9.2. What total amount does participant expect to be charged immediately and later on (Q50, Q51)?

- Today: \$4-something for both products
“Probably \$4 something because I’m not saying I’m a member yet [interviewer: for product 2 or product 1] For Both.”
- Later: membership \$94 for both products (SPD + APW trial) or \$92 for one product

9.3. Was participant aware or unaware of these details when completing the transaction?

- When informed that there are two trials and two memberships:
"Geez I would have never known that [...] That's terrible"

Participant 8

Task completion: 6:28 Session length: 24:34

Age	Gender	Highest level of education	Occupation	Online purchases
21	Female	Bachelors / 4 year degree	Unemployed	A few times per month

1. Understanding and behavior during transaction

1.1. Landing page (observational, interview Q2, Q3)

- Participant scrolls down and skims information
- Enters contact information
- "Not sure how much it costs ... so it has the product price which is \$1.03 but it doesn't specify whether that's the trial or not. So yeah I think that's one of the reasons why I was hesitant to buy it in the first place. Just because the price information wasn't super clear to me."
- Clicks "rush my trial"

1.1.1. Does participant open Terms, FAQ, etc?

- No

1.1.2. Is participant interested in purchasing the product?

- No, would want to do more research about effectiveness of product first

1.1.3. Is participant skeptical of the study setup/compensation?

- No

1.2. At first checkout (observational)

- Sees it as confirmation that \$1.03 is the trial price
- Enters credit card information and clicks "complete checkout"

1.2.1. Does participant notice/read the disclosure?

- No

1.2.2. Does participant click on "How the Offer works" or "Terms"?

- No

1.3. At second checkout (observational)

- Participant scrolls down "So now it's just asking me to complete the checkout"
- "Just trying to make sense of the coupon. There's just a lot of words on the screen. A little overwhelming."

- "It makes me hesitant to complete the checkout just because I feel like I need to read everything, or not everything but the important things, on the screen to make sure I'm not, you know, authorizing anything that I don't know about ... maybe like paying extra money for some extra trial I didn't know about in case that's on the screen"

1.3.1. Does participant notice that Action Pro White is a different product?

- Yes
- "It's asking you if you want to buy another product"

1.3.2. Does participant notice and/or click on "To view your receipt Click here"?

- No

1.3.3. Does participant notice/read the disclosure?

- No

1.3.4. Does participant notice that cancellation period and total are different from first transaction?

- No

1.3.5. What product does participant think the disclosure refers to?

- Unclear

1.3.6. What transaction does participant think "Complete Checkout" refers to?

- Unclear

1.3.7. Does participant click on "Complete Checkout" and proceed with the second transaction?

- Yes.

2. Understanding at the end of transaction

2.1.1. What product(s) does participant think they ordered? (Q5, Q6)

- A sample
- "It says trial but didn't exactly specify what trial meant so I'm assuming it's going to be not the full size product but at least a sample of it"

2.1.2. Purchase cost, immediate charges (Q7, Q8)

- \$4.90 = \$1.03 plus shipping
- \$4.90 gets charged today

2.1.3. Does participant expect further charges later on (Q9)?

- No. "I hope not"

2.1.4. What does participant think trial means (Q10, Q11)?

- "Less than the full size item"

2.1.5. Does participant understand cancellation procedure? (Q12)

- Not aware

2.1.6. Is participant aware they purchased two products?

- No, no remarks suggest awareness of purchasing two products

2.1.7. Is participant aware transaction resulted in two Club subscriptions?

- No, no remarks suggest awareness of any subscriptions

3. Understanding of complete checkout page (interview)

3.1. Understanding of product costs (Q14)

- "Price for trial itself is just \$1.03 and then plus the shipping and handling fees. They don't specify on this page but I guess I saw on the next page that it was \$3 something."

3.2. Is participant aware they signed up for a Club subscription (Q15–Q18)?

- No. "I'm pretty sure it was one-time"
- "It says trial and on the screen it didn't say anything about multiple items. It could be I didn't read it closely enough but from what I got."
- When informed it is a subscription thinks it is SPD with APW added on to it "but I'm assuming it's just these pen things"
- When asked what the other item was: "I'm pretty sure that when I clicked checkout [on the next page] I didn't add it on."

3.3. Is participant aware of the terms of the offer/subscription (Q19–Q22)?

3.3.1. What is the total monthly amount for the subscription (Q19)?

- Not aware

3.3.2. When will the total amount for the first month be charged (Q20)?

- Not aware

3.3.3. How can total charge for the first month be avoided (Q21)?

- Not aware

3.3.4. What is the cancelation procedure (Q21, Q22)?

- Guess: "Since I did put in my email, I hope they'll send me a confirmation email and maybe there might be information in there for how to cancel."

3.4. Did participant notice/read the disclosure during the transaction (Q23, Q24)?

- No. "I did not read it very closely"

4. Understanding of disclosure on complete checkout page after being asked to read it during interview (interview)

4.1.1. Does participant click on "Terms" / "How the offer works" (Q25)?

- No

4.1.2. What is the total monthly amount for the subscription (Q26, Q27)?

- \$94.31
- "I wasn't reading it very closely. Normally when I shop I do read closely. But this time there was a lot of text and I obviously just looked at the biggest headlines and the biggest words. I think that's why I missed like obviously this is here from legal reason. And because they're not upfront about it when you check it out I think that's why I focused on what is the biggest text and thought that was the most important."

4.1.3. When will the total amount for the first month be charged (Q28)?

- After 8 days

4.1.4. How can total charge for the first month be avoided (Q29)?

- Call to cancel

4.1.5. What is the cancelation procedure (Q29, Q30)?

- Call to cancel

5. Disclosure on payment authorization page (interview)

5.1. Did participant notice the full amount in the disclosure box (Q32)?

- Yes. "I noticed it beforehand. I saw the \$94 but I wasn't sure what that meant and I didn't have enough time to read it all the way. It's all really suspicious because the processing page kept coming up while I'm trying to read this."

6. Understanding of upsell page (interview)

6.1. Does participant notice that Action Pro White is a different product (Q33)?

- No.

- "I was really confused by this page actually. Because when initially the first page you should me, I'm pretty sure it had this product on it so I'm not sure why it came up again as kind of like a coupon. So it's \$1.03 plus shipping so I'm assuming it's the same like trial product that I saw on the first page."

6.2. What transaction does participant think "Complete Checkout" refers to (Q34)?

- "It's to complete your checkout and you're also saying that you're 18 and that you agree to the terms. [...] Probably that your creditcard will be charged so like you're completing your order."

6.3. Did participant notice/read the disclosure during the transaction (Q35, Q36)?

- "Noticed it but did not read it very thoroughly"
- When asked to read it: "I'm pretty sure it's the same set of terms that I read on the last page that you showed me"

6.4. Did participant notice/click on message "To view your receipt Click here" (Q45, Q46)?

- No.
- "Probably [refers to] Smile Pro Direct. Well, now that I know that this is a second product the "completing checkout" [button] may have added this product on to your purchase."

7. Understanding of disclosure on upsell page after being asked to read it during interview (interview)

7.1. Does participant click on "Terms" / "How the offer works" (Q37)?

- No

7.2. What is the total monthly amount for the subscription (Q38)?

- \$92.13

7.3. When will the total amount for the first month be charged (Q39)?

- After 10 days

7.4. How can total charge for the first month be avoided (Q40)?

- Call

7.5. What is the cancelation procedure (Q40, Q41)?

- Call

7.6. Does participant notice that cancellation period and total are different from first transaction?

- Yes
- "The rate of \$92.13, I don't remember if that was the same rate as from the last box [...] I feel like the last box said \$93 ... but I'm not 100% sure, but I think it might be different."
- "So this one says you can cancel within 10 days"

7.7. After reading disclosure, does participant realize they ordered two products (Q42-Q44)?

- No.
- "So I guess the Action Pro Whitening product. I guess I didn't know that I was purchasing the month long trial but I guess I can cancel it within the 8 or 10 days."
- After being informed they ordered two products: "So I'm assuming one of them is this Action Pro White and they say they want to add it on to yours. [reads text above the coupon] So it's Smile Pro Direct and also Action Pro White."
- "They look like the same product to me to be honest. I think the Smile Pro Direct had like it looked like two syringes and then this one has also two syringes along with something that looks like a tooth mold."
- "It is obviously marketed so that you're not super aware. The names are pretty similar. The products themselves look similar. And, I mean, I didn't want to spend too much time just like reading all the words, so I just completed checkout and didn't look into it too hard."
- "So like when I saw this because of the coupon cutout outline I thought maybe this was a second product, but I wasn't a 100% sure because the words are so similar, like both have the word 'Pro' in ... yeah it just looks similar so I didn't think too hard into it"

8. Disclosure on upsell payment authorization page (interview)

8.1. Does participant notice the full amount in the disclosure box (Q48)?

- Yes.
- "I think my eyes were also drawn to the fact that I saw \$92 ... but since it didn't let me confirm anything or read more and it just went to the next page I like didn't think too much about it"

9. Understanding at the end of the interview

9.1. At the end of the interview, what does participant think the transaction included (Q49)?

- SPD and APW

9.2. What total amount does participant expect to be charged immediately and later on (Q50, Q51)?

- \$1.03 + shipping followed by one subscription – covers both products
- "So I think today is just the \$1.03 plus shipping and then you have to call within a certain number of days to cancel your membership. Because you're doing basically a trial period and if you don't call then it'll charge more money, like the \$90 something"
- "I think it's for both products"

9.3. Was participant aware or unaware of these details when completing the transaction?

- No
- "I would partially blame the fact that the processing page kept on coming up without me being able to read this but it was also my fault for not reading the small text. Just because I was so overwhelmed by how much stuff there was on the screen and I just kinda clicked next and stuff"
- website was overwhelming
- "I think it's pretty deliberate on the website's part to not be very upfront about what you're ordering and you have to read the small text or click on certain things to make sure you're getting what you're getting. Otherwise the proceed buttons are very big and kind of enticing to just continue with your order."

Participant 09

Task completion: 42:10 Session length: 55:33

Age	Gender	Highest level of education	Occupation	Online purchases
67	Female	Bachelors / 4 year degree	Retired	A few times per year or less

1. Understanding and behavior during transaction

1.1. Landing page (observational, interview Q2, Q3)

- Decides without scrolling
- "I'm not real interested in this because trials generally indicate a type of entrapment."
- Enters contact information and "clicks rush my trial"

1.1.1. Does participant open Terms, FAQ, etc?

- No

1.1.2. Is participant interested in purchasing the product?

- No

1.1.3. Is participant skeptical of the study setup/compensation?

- Yes, concerned whether they will be subscribed to a free trial and how to get out of it.

1.2. At first checkout (observational)

- Reads disclosure message, remarks on the total
- Opens "how the offer works" and reads carefully and in detail
- Reads details of "beautyis.com" program
- Studies cancellation procedure and conditions, remarks on the difficulty of getting return shipping reimbursed
- Reads details of Constant Dazzler Club subscription
- Confused about how subscription and beautyis.com are related to each other
- Asks whether they can start to take notes to make sense of terms and conditions
- "This is really too much information"
- Studying cancellation details of the trial in detail
- Opens "Privacy Policy" to investigate who company shares information with
- Reads privacy policy in detail

- "This is really too much for anybody to desire to read"
- Closes privacy policy after having read it
- Continues reading "How the offer works", notices "Arbitration and Waiver of Class Action"
- Closes "How the offer works"
- Is asked to complete transaction for the purpose of the study
- Enters credit card details clicks "complete checkout"
- Regarding the payment authorization page:
"Problem was that it had writing in yellow and red which kinda tells you that you do wanna read it. Because you didn't know what it really meant but it didn't really give time to read it."

1.2.1. Does participant notice/read the disclosure?

- Yes, reads the disclosure

1.2.2. Does participant click on "How the Offer works" or "Terms"?

- Yes

1.3. At second checkout (observational)

- "I'm not sure why it's doing this. Suddenly I have a new popup and it does say 'to view your receipt click here' but you're wondering if there's another step in the process. Because it did show you originally a line which said where you were in the ordering process, I would like to see that line now."
- "Ok so it's asking me if I want to order something else [...] and if I was not reading this I might assume 'oh this is just part of the original order' but I really don't wanna do that"
- Clicks on "To view your receipt click here"
- "It's good that I open this because then I can see that this [APW] is a separate thing. I don't know what it is, I already spent enough. I don't even wanna read about this thing."
- Clicks "complete checkout"
- Asked what the button was for: "I hope it will show me my original order, what I ordered [after seeing the payment authorization page] Now I'm not sure if by clicking complete checkout I accidentally ordered the second product [after looking at the receipt] ... which I did."

- "That complete checkout made me think that I was going to get a sheet that shows ... I mean it just looked like it was part of the original order because it was down below at the end of the page"

1.3.1. Does participant notice that Action Pro White is a different product?

- Yes

1.3.2. Does participant notice and/or click on "To view your receipt Click here"?

- Yes

1.3.3. Does participant notice/read the disclosure?

- Notice yes, but doesn't read it because they don't want to order the second product.

1.3.4. Does participant notice that cancellation period and total are different from first transaction?

- No

1.3.5. What product does participant think the disclosure refers to?

- Second product

1.3.6. What transaction does participant think "Complete Checkout" refers to?

- First product

1.3.7. Does participant click on "Complete Checkout" and proceed with the second transaction?

- Yes, after clearly stating that they were not interested in purchasing the second product.

2. Understanding at the end of transaction

2.1.1. What product(s) does participant think they ordered? (Q5, Q6)

- Not sure what initially trial contains, but "you don't know that in future months you'll be getting pens and that they'll run you about \$95 a month plus \$10 shipping. You're actually don't know if that's the original product you ordered, but I assume it is. What happened to me is I got so tied up with reading this other stuff and actually they didn't give that much information about the original product."
- Not sure what the second product is, except that it is another trial
- Concerned that 'Action Pro White Skincare' [listed on final receipt] might be a third product

2.1.2. Purchase cost, immediate charges (Q7, Q8)

- Trial: \$1.03 plus \$4.95 shipping

2.1.3. Does participant expect further charges later on (Q9)?

- Yes, monthly subscription
- Not clear when it will arrive

2.1.4. What does participant think trial means (Q10, Q11)?

- Not asked

2.1.5. Does participant understand cancellation procedure? (Q12)

- Cancel within 8 days [reading from notes], otherwise subscribed to subscription; must return product

2.1.6. Is participant aware they purchased two products?

- Yes

2.1.7. Is participant aware transaction resulted in two Club subscriptions?

- No, participant clearly aware of one subscription; second one not mentioned

3. Understanding of complete checkout page (interview)

3.1. Understanding of product costs (Q14)

- Not asked here. Very good understanding see above.

3.2. Is participant aware they signed up for a Club subscription (Q15–Q18)?

- Subscription
- Asked why aware: "Because I clicked on How the offer works"

3.3. Is participant aware of the terms of the offer/subscription (Q19–Q22)?

3.3.1. What is the total monthly amount for the subscription (Q19)?

- \$94.31 plus \$10.91 shipping [reading from notes]

3.3.2. When will the total amount for the first month be charged (Q20)?

- After trial

3.3.3. How can total charge for the first month be avoided (Q21)?

- Cancel within 8 days

3.3.4. What is the cancellation procedure (Q21, Q22)?

- Described in detail by participant, partially based on notes taken while reading "How the Offer works"

3.4. Did participant notice/read the disclosure during the transaction (Q23, Q24)?

- Yes

4. Understanding of disclosure on complete checkout page after being asked to read it during interview (interview)

4.1.1. Does participant click on "Terms" / "How the offer works" (Q25)?

- Not asked again, due to clear understanding

4.1.2. What is the total monthly amount for the subscription (Q26, Q27)?

- Not asked again, due to clear understanding

4.1.3. When will the total amount for the first month be charged (Q28)?

- Not asked again, due to clear understanding

4.1.4. How can total charge for the first month be avoided (Q29)?

- Not asked again, due to clear understanding

4.1.5. What is the cancelation procedure (Q29, Q30)?

- Not asked again, due to clear understanding

5. Disclosure on payment authorization page (interview)

5.1. Did participant notice the full amount in the disclosure box (Q32)?

- No
- "This page lasted for just a fraction of a second, and when I went to read this it immediately returned to the 'do not go backwards' [message]"

6. Understanding of upsell page (interview)

6.1. Does participant notice that Action Pro White is a different product (Q33)?

- Yes

6.2. What transaction does participant think "Complete Checkout" refers to (Q34)?

- "It should have been for complete my checkout, which I thought I was doing, with the first product. And I didn't think it was part of this other product. If it had been white and then yellow [instead of purple background] I may have proceeded differently but I saw this as being a totally different block"

6.3. Did participant notice/read the disclosure during the transaction (Q35, Q36)?

- Yes "and I didn't read it because I figured it pertained to this [APW]. And because I didn't click on that ... I expected that in order to get this product here [APW] I would have to click on the coupon itself"

6.4. Did participant notice/click on message "To view your receipt Click here" (Q45, Q46)?

- Yes and clicked
- Refers to first product

7. Understanding of disclosure on upsell page after being asked to read it during interview (interview)

7.1. Does participant click on "Terms" / "How the offer works" (Q37)?

- No

7.2. What is the total monthly amount for the subscription (Q38)?

- \$92.13
- Was not aware of it when completing the transaction
- Confused if APW the same product as the one listed on the final receipt [skin care]

7.3. When will the total amount for the first month be charged (Q39)?

- N/A

7.4. How can total charge for the first month be avoided (Q40)?

- N/A

7.5. What is the cancelation procedure (Q40, Q41)?

- N/A

7.6. Does participant notice that cancellation period and total are different from first transaction?

- N/A

7.7. After reading disclosure, does participant realize they ordered two products (Q42–Q44)?

- Yes

8. Disclosure on upsell payment authorization page (interview)

8.1. Does participant notice the full amount in the disclosure box (Q48)?

- Not asked

9. Understanding at the end of the interview

9.1. At the end of the interview, what does participant think the transaction included (Q49)?

- "I'm not sure what I ordered. I know I ordered the first one, which were the pens. I did not click on this [coupon] so I hoped I didn't order [the second product] but when I clicked 'Complete checkout' suddenly it referred to a skin product and I think that ... I can't remember how that checkout page looked but I think that I tied myself into a second product"

9.2. What total amount does participant expect to be charged immediately and later on (Q50, Q51)?

- \$1.03 plus \$4.97 for first product
- Second product also \$1.03 plus shipping
- Aware of first subscription, suspects second subscription

9.3. Was participant aware or unaware of these details when completing the transaction?

- Not aware of second product and second subscription

Participant 10

Task completion: 11:00 Session length: 27:03

Age	Gender	Highest level of education	Occupation	Online purchases
24	Male	Graduate degree	Graduate student	Daily

1. Understanding and behavior during transaction

1.1. Landing page (observational, interview Q2, Q3)

- Scrolls down and up again
- Before entering contact information, scrolls up and down to figure out if one has to pay for the trial and if there are recurrent charges. Does not state whether they found this information on the page.
- "There's satisfaction guaranteed, so I'm assuming that if you're not satisfied within a certain amount of time they'd refund you your money"
- Enters contact information and clicks "rush my trial"

1.1.1. Does participant open Terms, FAQ, etc?

- No

1.1.2. Is participant interested in purchasing the product?

- No

1.1.3. Is participant skeptical of the study setup/compensation?

- No

1.2. At first checkout (observational)

- "I entered in my information [on the landing page] even though I know that, you know, in the future they're gonna send me other offers or spam to that email [...] just with previous experiences with that kind of that setup of website. [...] I didn't recognize the website. It seemed like almost ... I wanna say phishy. It didn't have a good vibe to it. It didn't seem that authentic or official. It didn't seem like it was put together by a company that's been established in the past"
- Scrolls up and down on the page.
- Reads disclosure
- "You pay \$1.03 upfront and you put on \$3.87 for shipping fees. [...] You have 8 days from your order to cancel your trial and then you owe nothing more."

- Worried that trial period may be too short to evaluate effect of the product
"[...] Then again with teeth whitening, it takes a certain amount of time and depending on how medication there is on there [...] a week's worth of treatment wouldn't necessary give you outstanding results."
- When asked what 'confirm' means "to continue using it and then getting charged afterwards"
- Thinks that \$94 is the discount amount, i.e., what they are saving. Unsure what the recurring charge will actually be.
- Refuses to continue with transaction because of confusion about the price and lack of information about product.
- "They're pitching something saying you're basically getting \$94 worth of stuff and then a discount 40% off the normal retail price [...] So that right there sounds a little bit absurd [...] So what they're basically sending you is \$94 worth of stuff a discount of 40% off the normal retail price. Now what's that retail price? And what are they comparing that to? They're not really specifying that. So that \$94 could be a discount from anything, anything that from a professional to other like Crest whitening strips. I know for a fact that even professional whitening strips they are like \$60 so that's already ... proven wrong. So I don't think I can go forward with that."
- Asked by interviewer to continue with transaction for the purpose of the study and assured that they will receive full compensation.
- Enters credit card details and clicks "complete checkout"

1.2.1. Does participant notice/read the disclosure?

- Yes

1.2.2. Does participant click on "How the Offer works" or "Terms"?

- No

1.3. At second checkout (observational)

- Scrolls down
- "Now that I have this [SPD] trial. They're giving me additional stuff [APW] for more money plus shipping and handling too. So on top of the already charge shipping and handling and \$1.03 they're adding on a bonus "risk-free trial" that they're throwing in there, but because you already decided to go with it, they're trying to get you to go further with it and try more things as you go."

- Looks at disclosure "And then pretty much the same thing with the small fine print"
- Clicks "complete checkout" assuming it is required to complete first transaction
"I think, I'm pretty sure it was just the first trial that I ordered because I didn't see an option to ... it almost ... it was a coupon, so I'm guessing you had to screenshot it. There wasn't any option to add it on."

1.3.1. Does participant notice that Action Pro White is a different product?

- Yes

1.3.2. Does participant notice and/or click on "To view your receipt Click here"?

- No

1.3.3. Does participant notice/read the disclosure?

- Notices it, doesn't read in detail.

1.3.4. Does participant notice that cancellation period and total are different from first transaction?

- No

1.3.5. What product does participant think the disclosure refers to?

- Remarks suggests second product

1.3.6. What transaction does participant think "Complete Checkout" refers to?

- First product

1.3.7. Does participant click on "Complete Checkout" and proceed with the second transaction?

- Yes

2. Understanding at the end of transaction

2.1.1. What product(s) does participant think they ordered? (Q5, Q6)

- 8 days worth of whitening pen [SPD trial]

2.1.2. Purchase cost, immediate charges (Q7, Q8)

- \$1.03 + \$3.87 shipping [for SPD]

2.1.3. Does participant expect further charges later on (Q9)?

- Yes, but unsure what amount.
- "If I don't cancel after the 8 days of the trial, then yes, I don't know what that amount is though"
- "If I could guess it would probably be that \$94"

2.1.4. What does participant think trial means (Q10, Q11)?

- "It's like a test run, you know, you get a sample of the product. It's not enough to fill a 100% satisfaction the regular product would give you [...] it just gives you an idea of what potentially you could get for an additional amount of money."

2.1.5. Does participant understand cancellation procedure? (Q12)

- Call customer service to cancel

2.1.6. Is participant aware they purchased two products?

- No, aware of two products but believes to have only purchased first product

2.1.7. Is participant aware transaction resulted in two Club subscriptions?

- No, aware of first product subscription but not second

3. Understanding of complete checkout page (interview)

3.1. Understanding of product costs (Q14)

- \$1.03 for trial plus shipping and handling

3.2. Is participant aware they signed up for a Club subscription (Q15–Q18)?

- One-time delivery because it was a trial, but prior remarks suggest awareness of additional costs if they don't cancel within 8 days.
- Not aware of subscription
- Not sure what subscription includes "I'm not sure, I guess it's just as much whitening as you need"
- Asked why not aware of subscription:
"I guess I didn't see it. [...] I didn't see that when you sign up for this trial that ... you know, I was kinda caught up with this ... the 8 days. I was caught up with the word 'trial' meaning that ... given that you don't really think about that you're caught up in their contract almost"

3.3. Is participant aware of the terms of the offer/subscription (Q19–Q22)?

3.3.1. What is the total monthly amount for the subscription (Q19)?

- "was it \$94?"
- asked why not sure: "Again going back to the word trial cut off my ability to look ahead almost or look at other maybe defining words that would put that \$94 in the spotlight. Instead it was in the fineprint, which may have confused the process [...] even though I read [the fineprint]"

3.3.2. When will the total amount for the first month be charged (Q20)?

- Not aware

3.3.3. How can total charge for the first month be avoided (Q21)?

- Cancel before 8 days

3.3.4. What is the cancelation procedure (Q21, Q22)?

- Calling customer service

3.4. Did participant notice/read the disclosure during the transaction (Q23, Q24)?

- Yes, read it

4. Understanding of disclosure on complete checkout page after being asked to read it during interview (interview)

4.1.1. Does participant click on "Terms" / "How the offer works" (Q25)?

- No

4.1.2. What is the total monthly amount for the subscription (Q26, Q27)?

- \$94

4.1.3. When will the total amount for the first month be charged (Q28)?

- Not aware

4.1.4. How can total charge for the first month be avoided (Q29)?

- Cancel before 8 days

4.1.5. What is the cancelation procedure (Q29, Q30)?

- Call customer service

5. Disclosure on payment authorization page (interview)

5.1. Did participant notice the full amount in the disclosure box (Q32)?

- No, not during transaction
- "Because it's one of those reactions of 'oh, it's loading' so you don't really read. You know you see you'll be re-directed but you don't see even though it's printed in read, you don't really read that part."

6. Understanding of upsell page (interview)

6.1. Does participant notice that Action Pro White is a different product (Q33)?

- Yes

"So this was more of an add-in opportunity for this company. Because it was a gimmick."

6.2. What transaction does participant think "Complete Checkout" refers to (Q34)?

- First product
- "That one was just to confirm your order. Make sure that, you know, I guess confirmed it again, even though you put in your information already. So it's just double checking to make sure you're ok with it."

6.3. Did participant notice/read the disclosure during the transaction (Q35, Q36)?

- Noticed it. "I read a couple of lines of it but didn't read the whole thing [interviewer: why?] I think I was too caught up in the little coupon section of this page. Just because it was additional things you could add on, but at the same time they didn't give you the option to add on, because there's nowhere to add on this."
- "Because they're on the same page, I assume it's for this coupon you can't select"

6.4. Did participant notice/click on message "To view your receipt Click here" (Q45, Q46)?

- No
- Refers to both products

7. Understanding of disclosure on upsell page after being asked to read it during interview (interview)

7.1. Does participant click on "Terms" / "How the offer works" (Q37)?

- No
- Notes that they did not click on "how the offer works" during the transaction "because I wasn't purchasing that"

7.2. What is the total monthly amount for the subscription (Q38)?

- \$92

7.3. When will the total amount for the first month be charged (Q39)?

- Not asked

7.4. How can total charge for the first month be avoided (Q40)?

- Not asked

7.5. What is the cancelation procedure (Q40, Q41)?

- Not asked

7.6. Does participant notice that cancellation period and total are different from first transaction?

- Participant notices 10 day period

7.7. After reading disclosure, does participant realize they ordered two products (Q42–Q44)?

- Assumed SPD sample only
- “Whitening stuff on a trial basis. So a sample of what, you know, a larger product of whitening pens”
- Now: “I mean I ordered the whole thing. I ordered whatever comes with a month’s worth of supply of whitening pens”
- Not aware they ordered two products.
- “Because I didn’t read the line right above the coupon which says “Customers that purchased Smile Pro Direct also purchased Action Pro White!” So it’s just me focusing on the kinda bigger picture, the visual. I think it’s just the layout and the fact that’s a dash line coupon image. ‘Oh I it’s a coupon’ It’s not gonna be added on and has the scissors so I’m assuming like I would have to take a screenshot of this, print it out and I don’t know what else for further action I would need but that’s what I assumed.

8. Disclosure on upsell payment authorization page (interview)

8.1. Does participant notice the full amount in the disclosure box (Q48)?

- No
- “Of course I didn’t, I was focused on ok this is a buffering screen”

9. Understanding at the end of the interview

9.1. At the end of the interview, what does participant think the transaction included (Q49)?

- SPD + APW
- “Purchased a month’s worth of whitening pens and pro action teeth whitener”

9.2. What total amount does participant expect to be charged immediately and later on (Q50, Q51)?

- One trial cost, two subscriptions

- "Is it both the \$94 and the \$92 and \$1.03 and shipping and handling?"

9.3. Was participant aware or unaware of these details when completing the transaction?

- "I was unaware. If we weren't gone through this process, I'd probably leave here thinking that there was \$1.03 plus \$3.87 charged to my card. Not knowing that there are a \$180 something charging to my card."
- "The small print gets people confused. During this process there's not only the really vibrant images that attract the eye, but you also had to force yourself to focus on the small print but because there's so much small print and there are so many locations of small print boxes or text you don't know what to look for. And because you don't know what to look for you look at one thing and then all of a sudden you missed something else and the next thing you know you're fallen for a scammer, you know, you're fallen for a trap or something."

Participant 11

Task completion: 11:05 Session length: 32:49

Age	Gender	Highest level of education	Occupation	Online purchases
37	Male	Graduate degree	Engineering or IT	A few times per month

1. Understanding and behavior during transaction

1.1. Landing page (observational, interview Q2, Q3)

- Scrolls down and up and skims content, looking for the product price
- After compensation is explained, looks in more detail for pricing information
- Wants to google search the product, instructed not to.
- Enters contact information, hesitates before clicking "rush my trial"
- Skeptical of the website

1.1.1. Does participant open Terms, FAQ, etc?

- No

1.1.2. Is participant interested in purchasing the product?

- First says yes, after compensation is explained no.

1.1.3. Is participant skeptical of the study setup/compensation?

- Yes, participant is concerned that purchase will be deducted from compensation, which is intended

1.2. At first checkout (observational)

- Reads content of the page, including pricing information
- Scrolls down
- Would not enter own credit card information and would stop on this page
- "Because I don't know this [website]"
- Asked to continue with purchase for the study
- Enters credit card details and clicks "complete checkout"
- On payment authorization page: "The text is too small to read it"

1.2.1. Does participant notice/read the disclosure?

- No

1.2.2. Does participant click on "How the Offer works" or "Terms"?

- No

1.3. At second checkout (observational)

- Scrolls down, notices "complete checkout" button and clicks it

1.3.1. Does participant notice that Action Pro White is a different product?

- Unclear from observation

1.3.2. Does participant notice and/or click on "To view your receipt Click here"?

- No

1.3.3. Does participant notice/read the disclosure?

- No

1.3.4. Does participant notice that cancellation period and total are different from first transaction?

- No

1.3.5. What product does participant think the disclosure refers to?

- Unclear from observation

1.3.6. What transaction does participant think "Complete Checkout" refers to?

- First product

1.3.7. Does participant click on "Complete Checkout" and proceed with the second transaction?

- Yes

2. Understanding at the end of transaction

2.1.1. What product(s) does participant think they ordered? (Q5, Q6)

- "I ordered the thing that makes the teeth white"

2.1.2. Purchase cost, immediate charges (Q7, Q8)

- \$4.90 charged today

2.1.3. Does participant expect further charges later on (Q9)?

- No

2.1.4. What does participant think trial means (Q10, Q11)?

- Sample
- "Just one time to show me how it works. I mean, just kinda get me to try it out to see if it works. The real price might be higher than this."
- "If I order [the trial] they will ask me to another order to the real buy. So I think I have to cancel. Maybe they send me another product with a higher price. [...]"

Normally they would send me an email to ask me about whether I want to buy another one"

2.1.5. Does participant understand cancellation procedure? (Q12)

- No

2.1.6. Is participant aware they purchased two products?

- No, no remarks indicate that participant is aware of purchasing two products.

2.1.7. Is participant aware transaction resulted in two Club subscriptions?

- No, no remarks indicate that participant is aware of any subscription.

3. Understanding of complete checkout page (interview)

3.1. Understanding of product costs (Q14)

- \$1.03 plus shipping

3.2. Is participant aware they signed up for a Club subscription (Q15–Q18)?

- One-time delivery
- When informed about the subscription: "Really? It didn't say it here."

3.3. Is participant aware of the terms of the offer/subscription (Q19–Q22)?

3.3.1. What is the total monthly amount for the subscription (Q19)?

- Not aware, until they spot the amount in the disclosure

3.3.2. When will the total amount for the first month be charged (Q20)?

- Not aware

3.3.3. How can total charge for the first month be avoided (Q21)?

- Not aware, but would try to cancel

3.3.4. What is the cancelation procedure (Q21, Q22)?

- Not aware, guesses website has option to cancel or customer service

3.4. Did participant notice/read the disclosure during the transaction (Q23, Q24)?

- No, reads it during the interview.

4. Understanding of disclosure on complete checkout page after being asked to read it during interview (interview)

4.1.1. Does participant click on "Terms" / "How the offer works" (Q25)?

- No

4.1.2. What is the total monthly amount for the subscription (Q26, Q27)?

- "40% off of \$94.31, so around \$50"

- "The information is not written very clear in the website I saw from beginning [...] too small to see it"

4.1.3. When will the total amount for the first month be charged (Q28)?

- After trial period, not sure how long it is

4.1.4. How can total charge for the first month be avoided (Q29)?

- Cancel
- Asked if there's a certain time frame: "It didn't say it here"

4.1.5. What is the cancelation procedure (Q29, Q30)?

- Not aware

5. Disclosure on payment authorization page (interview)

5.1. Did participant notice the full amount in the disclosure box (Q32)?

- No
- "It give little information, too small, so I pay no attention to that one. And during I press the purchasing button I assume that everything will go through that one without further reading information. So information given here is not important."

6. Understanding of upsell page (interview)

6.1. Does participant notice that Action Pro White is a different product (Q33)?

- No. "I think it is exactly the same page as from the beginning. So I would not read again"

6.2. What transaction does participant think "Complete Checkout" refers to (Q34)?

- "Need to click it to complete my order"
- Remarks suggest it is assumed to refer to the first product

6.3. Did participant notice/read the disclosure during the transaction (Q35, Q36)?

- Noticed it but did not read

6.4. Did participant notice/click on message "To view your receipt Click here" (Q45, Q46)?

- No
- Not sure which product it refers to.

7. Understanding of disclosure on upsell page after being asked to read it during interview (interview)

7.1. Does participant click on "Terms" / "How the offer works" (Q37)?

- No

7.2. What is the total monthly amount for the subscription (Q38)?

- \$92.13

7.3. When will the total amount for the first month be charged (Q39)?

- Right away

7.4. How can total charge for the first month be avoided (Q40)?

- "I don't think I can avoid it. Because it already pay right away"

7.5. What is the cancelation procedure (Q40, Q41)?

- Call customer service

7.6. Does participant notice that cancellation period and total are different from first transaction?

- "This is actually the same as in the first page you give me"
- Notices different total, when asked about what the total is

7.7. After reading disclosure, does participant realize they ordered two products (Q42–Q44)?

- No
- Can't name the two products

8. Disclosure on upsell payment authorization page (interview)

8.1. Does participant notice the full amount in the disclosure box (Q48)?

- No
- "Information too small, also automatically jumped to next website"

9. Understanding at the end of the interview

9.1. At the end of the interview, what does participant think the transaction included (Q49)?

- APW, doesn't know the second product

9.2. What total amount does participant expect to be charged immediately and later on (Q50, Q51)?

- "Today will be 92.13 and later on it will be same price"

9.3. Was participant aware or unaware of these details when completing the transaction?

- No
- "Not at all"
- "They put the information too small and all of the other picture and information make it so big so my attention on that rather than small text with pricing"
- "Normally when I buy online I take more time to look at the information"

Participant 12

Task completion: 6:35 Session length: 26:40

Age	Gender	Highest level of education	Occupation	Online purchases
22	Female	Bachelors / 4 year degree	Graduate student	A few times per month

1. Understanding and behavior during transaction

1.1. Landing page (observational, interview Q2, Q3)

- Scrolls down and up; skims the information provided
- "I feel like for the most part it seems pretty safe and I say that because like it has like the Norton and McAfee secure things as well as like a copyright date and things at the bottom of the webpage. But I didn't see an actual location, and if I feel like things don't have an actual location [company address] that makes me a little bit sketchy. It seems like it may be a scam."
- Enters contact information and clicks "rush my trial"

1.1.1. Does participant open Terms, FAQ, etc?

- No

1.1.2. Is participant interested in purchasing the product?

- Maybe, would want to check customer reviews first

1.1.3. Is participant skeptical of the study setup/compensation?

- No

1.2. At first checkout (observational)

- Immediately enters creditcard information and clicks "complete checkout"

1.2.1. Does participant notice/read the disclosure?

- No

1.2.2. Does participant click on "How the Offer works" or "Terms"?

- No

1.3. At second checkout (observational)

- "So now it shows me something else maybe make me buy even more"
- Scrolls down
- Sees "complete checkout" button and immediately clicks it

- "But I don't think I would be interested in buying the other thing whatever that is"

1.3.1. Does participant notice that Action Pro White is a different product?

- Yes

1.3.2. Does participant notice and/or click on "To view your receipt Click here"?

- No

1.3.3. Does participant notice/read the disclosure?

- No

1.3.4. Does participant notice that cancellation period and total are different from first transaction?

- No

1.3.5. What product does participant think the disclosure refers to?

- Unclear from observation

1.3.6. What transaction does participant think "Complete Checkout" refers to?

- Actions suggest first product

1.3.7. Does participant click on "Complete Checkout" and proceed with the second transaction?

- Yes

2. Understanding at the end of transaction

2.1.1. What product(s) does participant think they ordered? (Q5, Q6)

- SPD "A teeth whitening pen"

2.1.2. Purchase cost, immediate charges (Q7, Q8)

- \$1.03 plus shipping \$3.97
- ca. \$5 charged today

2.1.3. Does participant expect further charges later on (Q9)?

- No

2.1.4. What does participant think trial means (Q10, Q11)?

- "It's to see if you like the product and want to continue being a customer or client and further by their products to whiten your teeth"

2.1.5. Does participant understand cancellation procedure? (Q12)

- Not aware

2.1.6. Is participant aware they purchased two products?

- No, no remarks suggest participant is aware of purchasing two products.
- 2.1.7. Is participant aware transaction resulted in two Club subscriptions?**
- No, no remarks suggest participant is aware of any subscription

3. Understanding of complete checkout page (interview)

3.1. Understanding of product costs (Q14)

- \$1.03 plus shipping and processing

3.2. Is participant aware they signed up for a Club subscription (Q15–Q18)?

- One-time delivery
- “because it’s a trial”
- Why not aware of the subscription: Probably because I didn’t fully read the terms and conditions at the bottom, so that’s my own fault.”

3.3. Is participant aware of the terms of the offer/subscription (Q19–Q22)?

3.3.1. What is the total monthly amount for the subscription (Q19)?

- Not aware

3.3.2. When will the total amount for the first month be charged (Q20)?

- Not aware, guessing “For the first month, I’m assuming it happens with 24 hours of me completing the checkout process”

3.3.3. How can total charge for the first month be avoided (Q21)?

- Not aware, guessing: “I wanna say it said I could cancel within maybe the 24 hours as well”

3.3.4. What is the cancelation procedure (Q21, Q22)?

- Not aware, guessing calling customer service or via website

3.4. Did participant notice/read the disclosure during the transaction (Q23, Q24)?

- No
- “No, I definitely got caught up with the flashing complete the checkout and the ‘confirm your exclusive trial now!’” [checkout button and blue arrow]

4. Understanding of disclosure on complete checkout page after being asked to read it during interview (interview)

4.1.1. Does participant click on “Terms” / “How the offer works” (Q25)?

- Clicks on “How the offer works” and scrolls through it during interview
- Clicks on “Arbitration and Waiver of Class Action”

4.1.2. What is the total monthly amount for the subscription (Q26, Q27)?

- \$94.31
- Why not aware: "Because I got caught up in the complete checkout button that was flashing at me"

4.1.3. When will the total amount for the first month be charged (Q28)?

- Within 8 days

4.1.4. How can total charge for the first month be avoided (Q29)?

- calling

4.1.5. What is the cancelation procedure (Q29, Q30)?

- calling

5. Disclosure on payment authorization page (interview)

5.1. Did participant notice the full amount in the disclosure box (Q32)?

- No
- "It was kind of misleading because it popped up with kind of like a hazy screen saying it was processing so it kind of, I don't know, took your attention away from so you couldn't necessarily read it within the full amount of time in that it was available"

6. Understanding of upsell page (interview)

6.1. Does participant notice that Action Pro White is a different product (Q33)?

- Yes
- "I was think this is one of those add something else to your order kind of things. Like this picture is different from the picture that was used before."

6.2. What transaction does participant think "Complete Checkout" refers to (Q34)?

- "To complete your checkout process so you're basically agreeing to the terms."

6.3. Did participant notice/read the disclosure during the transaction (Q35, Q36)?

- No

6.4. Did participant notice/click on message "To view your receipt Click here" (Q45, Q46)?

- No
- Refers to both products

7. Understanding of disclosure on upsell page after being asked to read it during interview (interview)

7.1. Does participant click on "Terms" / "How the offer works" (Q37)?

- No

7.2. What is the total monthly amount for the subscription (Q38)?

- \$92.13

7.3. When will the total amount for the first month be charged (Q39)?

- Within 10 days

7.4. How can total charge for the first month be avoided (Q40)?

- Call this or the other 1-800 number

7.5. What is the cancelation procedure (Q40, Q41)?

- call

7.6. Does participant notice that cancellation period and total are different from first transaction?

- Assumes different amount is an error
"I wanna say this is a different amount but it's probably trying to be the same amount"
- Notices different cancellation period
- Notices different phone number

7.7. After reading disclosure, does participant realize they ordered two products (Q42–Q44)?

- Confused about whether APW was added on to the transaction or not.
- "I thought it was the pen whitening thing but maybe it's that syringe thing as well. [interviewer: why?] Because that image is popping up with a button underneath that says 'complete your checkout' ... maybe not, I'm confused [...] So is this another item that's \$1.03 that it wants you to add to it?"
- "I feel like one of two things are happening. It's either it is the pen whitening and then it is just kinda misleading, or this really is adding a second part but it's like the same price roughly and they're trying to get you to order all of it"
- "\$1.03 for each of them not for both"
- When asked why not aware: "Well I think personally I didn't take enough time to read through it all, cuz it clearly says add another thing, but there also wasn't an

option to not add it. So I think that's what made it seem like it was just one process"

8. Disclosure on upsell payment authorization page (interview)

8.1. Does participant notice the full amount in the disclosure box (Q48)?

- "Didn't realize [the page] was for the second product. I thought it was a glitch in the system"
- No, did not notice the full amount

9. Understanding at the end of the interview

9.1. At the end of the interview, what does participant think the transaction included (Q49)?

- SPD + APW
"Now I'm aware that I purchased the whitening pen and then the trays and syringes and the booklet for all the whitening products"

9.2. What total amount does participant expect to be charged immediately and later on (Q50, Q51)?

- \$10 for both products today
- Later \$93 for first product and \$92 for second product

9.3. Was participant aware or unaware of these details when completing the transaction?

- "I was unaware until we talked about it"
- "I'm disappointed in myself that I didn't see all of this stuff"
- "I would say the biggest thing is the size of the text and the colors makes a very large difference when it's saying like 'complete your order here' and then like the terms and conditions are in a light gray maybe at the bottom, like post when you click on the button, so you didn't even scroll past it. Which I understand why because then they get more money out of you that way"

Participant 13

Task completion: 8:00 Session length: 25:00

Age	Gender	Highest level of education	Occupation	Online purchases
58	Female	Graduate degree	Education or Science	A few times per month

1. Understanding and behavior during transaction

1.1. Landing page (observational, interview Q2, Q3)

- Scrolls down and skims content
- Enters contact information and clicks "rush my trial"

1.1.1. Does participant open Terms, FAQ, etc?

- No

1.1.2. Is participant interested in purchasing the product?

- Yes

1.1.3. Is participant skeptical of the study setup/compensation?

- No

1.2. At first checkout (observational)

- Directly enters creditcard details and clicks complete checkout

1.2.1. Does participant notice/read the disclosure?

- No

1.2.2. Does participant click on "How the Offer works" or "Terms"?

- No

1.3. At second checkout (observational)

- Scrolls down and clicks complete checkout

1.3.1. Does participant notice that Action Pro White is a different product?

- Unclear from observation

1.3.2. Does participant notice and/or click on "To view your receipt Click here"?

- No

1.3.3. Does participant notice/read the disclosure?

- No

1.3.4. Does participant notice that cancellation period and total are different from first transaction?

- No

1.3.5. What product does participant think the disclosure refers to?

- Unclear from observation

1.3.6. What transaction does participant think "Complete Checkout" refers to?

- Unclear from observation

1.3.7. Does participant click on "Complete Checkout" and proceed with the second transaction?

- Yes

2. Understanding at the end of transaction

2.1.1. What product(s) does participant think they ordered? (Q5, Q6)

- Teeth whitening gel in a tube

2.1.2. Purchase cost, immediate charges (Q7, Q8)

- \$1.03 plus \$3.87 shipping and handling

2.1.3. Does participant expect further charges later on (Q9)?

- No

2.1.4. What does participant think trial means (Q10, Q11)?

- "An amount for a short period of time. And then I'm guessing they're going to continue to charge your visa unless you cancel it. But honestly I didn't read that far."
- Unsure what trial offer includes

2.1.5. Does participant understand cancellation procedure? (Q12)

- Not aware

2.1.6. Is participant aware they purchased two products?

- No, no remarks suggest that participant is aware they purchased two products

2.1.7. Is participant aware transaction resulted in two Club subscriptions?

- No. Participant suspects they entered into a subscription but only one.

3. Understanding of complete checkout page (interview)

3.1. Understanding of product costs (Q14)

- \$1.03 plus shipping and handling

3.2. Is participant aware they signed up for a Club subscription (Q15–Q18)?

- Trial, including a follow-up. "One-time delivery, but it probably isn't"

- Not aware of what trial includes
- "I assumed it would be a subscription actually from the ... had I really been doing it I would have read it more. I mean that's standard. You get a trial and you get a subscription and when you give a creditcard and they keep billing you."

3.3. Is participant aware of the terms of the offer/subscription (Q19–Q22)?

3.3.1. What is the total monthly amount for the subscription (Q19)?

- Not aware

3.3.2. When will the total amount for the first month be charged (Q20)?

- Not aware

3.3.3. How can total charge for the first month be avoided (Q21)?

- Guessing: cancel before you get it by calling

3.3.4. What is the cancelation procedure (Q21, Q22)?

- Calling

3.4. Did participant notice/read the disclosure during the transaction (Q23, Q24)?

- Noticed it but did not read it.

4. Understanding of disclosure on complete checkout page after being asked to read it during interview (interview)

4.1.1. Does participant click on "Terms" / "How the offer works" (Q25)?

- No

4.1.2. What is the total monthly amount for the subscription (Q26, Q27)?

- "I find this blinking [complete checkout button] very distracting."
- "\$94.31 plus shipping and handling which I'm guessing will bring it up to \$100"

4.1.3. When will the total amount for the first month be charged (Q28)?

- 8 days after

4.1.4. How can total charge for the first month be avoided (Q29)?

- call

4.1.5. What is the cancelation procedure (Q29, Q30)?

- call

5. Disclosure on payment authorization page (interview)

5.1. Did participant notice the full amount in the disclosure box (Q32)?

- No

- "Honestly I thought this was [...] just a [loading page]"
- "This print is really small"

6. Understanding of upsell page (interview)

6.1. Does participant notice that Action Pro White is a different product (Q33)?

- No

6.2. What transaction does participant think "Complete Checkout" refers to (Q34)?

- "I just thought it meant to continue. I had already put in the creditcard and my information. I thought it was just aying this is what I was doing"

6.3. Did participant notice/read the disclosure during the transaction (Q35, Q36)?

- Noticed it but didn't read it.
- "But I did not read it. First of all, mostly, because I can't really see [it]"
- "It probably says the same thing as the last box"

6.4. Did participant notice/click on message "To view your receipt Click here" (Q45, Q46)?

- No
- First product, the tubes (after being told there were two products)

7. Understanding of disclosure on upsell page after being asked to read it during interview (interview)

7.1. Does participant click on "Terms" / "How the offer works" (Q37)?

- No

7.2. What is the total monthly amount for the subscription (Q38)?

- \$92.13 per month plus shipping and handling

7.3. When will the total amount for the first month be charged (Q39)?

- 10 days after order

7.4. How can total charge for the first month be avoided (Q40)?

- calling

7.5. What is the cancelation procedure (Q40, Q41)?

- calling

7.6. Does participant notice that cancellation period and total are different from first transaction?

- Notices different cancellation period and total amount

7.7. After reading disclosure, does participant realize they ordered two products (Q42–Q44)?

- A whitener [one product]
- Not aware of two products
- “Because I didn’t really pay attention. Because I knew it was ... I knew it was made up. I knew I should have paid more attention. Am I failing this?”

8. Disclosure on upsell payment authorization page (interview)

8.1. Does participant notice the full amount in the disclosure box (Q48)?

- No

9. Understanding at the end of the interview

9.1. At the end of the interview, what does participant think the transaction included (Q49)?

- SPD and APW

9.2. What total amount does participant expect to be charged immediately and later on (Q50, Q51)?

- “I think it was \$100 today [...] for the second thing, which was \$92 plus the \$1.03 plus shipping and handling for the other [the first product]”

9.3. Was participant aware or unaware of these details when completing the transaction?

- “Not aware that they were two different [products]”
- Why not aware? “Same kind of products [...] I assumed it was the same”

I

Participant 14

Task completion: 7:25 Session length: 26:12

Age	Gender	Highest level of education	Occupation	Online purchases
23	Female	Some college – no degree	Service	A few times per year or less

1. Understanding and behavior during transaction

1.1. Landing page (observational, interview Q2, Q3)

- Scrolls down and skims content
- "I don't too much like this site. It's got a lot of ads on it. I'd be scared. [...] I don't know maybe they might get my information and do something crazy with it, but it does say McAfee Secure ... I still wouldn't do it"
- Carefully scrolls down and reads a bit of content before entering contact information
- Accidentally types in real name; redacted from screen recording.
- Clicks "rush my trial"

1.1.1. Does participant open Terms, FAQ, etc?

- No

1.1.2. Is participant interested in purchasing the product?

- No

1.1.3. Is participant skeptical of the study setup/compensation?

- No

1.2. At first checkout (observational)

- Scrolls down, looks at the price, looking for shipping fees, finds it in the disclosure
- Enters credit card details and clicks "complete checkout"

1.2.1. Does participant notice/read the disclosure?

- Yes, looks for shipping costs

1.2.2. Does participant click on "How the Offer works" or "Terms"?

- No

1.3. At second checkout (observational)

- Scrolls up and down

I

I

- Notices "to view your receipt click here"
- "It looks like they want me to buy something else"
- Opens receipt
- What is the checkout button for? "To get me to agree to that, I guess. To agree to this second charge"

1.3.1. Does participant notice that Action Pro White is a different product?

- Yes. "It looks like they want me to buy something else"

1.3.2. Does participant notice and/or click on "To view your receipt Click here"?

- Yes, clicks on it

1.3.3. Does participant notice/read the disclosure?

- Unclear from observation

1.3.4. Does participant notice that cancellation period and total are different from first transaction?

- No

1.3.5. What product does participant think the disclosure refers to?

- Unclear from observation

1.3.6. What transaction does participant think "Complete Checkout" refers to?

- Second product

1.3.7. Does participant click on "Complete Checkout" and proceed with the second transaction?

- No, only after being instructed to do it for the study

2. Understanding at the end of transaction

2.1.1. What product(s) does participant think they ordered? (Q5, Q6)

- Two products
- "the first order was supposed to be teeth whitening stuff and they made me order Pro White skincare."

2.1.2. Purchase cost, immediate charges (Q7, Q8)

- \$1.03 plus \$3.87 times two

2.1.3. Does participant expect further charges later on (Q9)?

- No
- "There shouldn't be because it's a trial"

2.1.4. What does participant think trial means (Q10, Q11)?

- "You're supposed to try it out to see if you like it, and if you don't you're supposed to get your money back"

2.1.5. Does participant understand cancellation procedure? (Q12)

- Not aware

2.1.6. Is participant aware they purchased two products?

- Yes

2.1.7. Is participant aware transaction resulted in two Club subscriptions?

- No, no remarks indicate that participant is aware of any subscriptions

3. Understanding of complete checkout page (interview)

3.1. Understanding of product costs (Q14)

- \$1.03 plus up to \$3.87 shipping

3.2. Is participant aware they signed up for a Club subscription (Q15–Q18)?

- "I don't know [...] They would charge the card [again], that's what I feel like. If I don't cancel that trial [...] but see it didn't say 30-day free trial or anything so I guess it shouldn't be free."
- Not aware of the subscription
- Why not aware? "Because I didn't read everything"

3.3. Is participant aware of the terms of the offer/subscription (Q19–Q22)?

3.3.1. What is the total monthly amount for the subscription (Q19)?

- Not aware

3.3.2. When will the total amount for the first month be charged (Q20)?

- Not aware, but starts reading the fineprint, guesses "30 days after today"

3.3.3. How can total charge for the first month be avoided (Q21)?

- cancel

3.3.4. What is the cancelation procedure (Q21, Q22)?

- Not aware, but would call

3.4. Did participant notice/read the disclosure during the transaction (Q23, Q24)?

- Noticed it but did not read it all

4. Understanding of disclosure on complete checkout page after being asked to read it during interview (interview)

4.1.1. Does participant click on "Terms" / "How the offer works" (Q25)?

- No

4.1.2. What is the total monthly amount for the subscription (Q26, Q27)?

- "about \$100 dollars"
- "getting a \$94.31 discount, so I would add the \$1.03 and the shipping"

4.1.3. When will the total amount for the first month be charged (Q28)?

- Not aware; after re-reading "I guess after 8 days"

4.1.4. How can total charge for the first month be avoided (Q29)?

- Call within 8 days

4.1.5. What is the cancelation procedure (Q29, Q30)?

- call

5. Disclosure on payment authorization page (interview)

5.1. Did participant notice the full amount in the disclosure box (Q32)?

- No
- "I didn't see that because they redirected me fast. They did that on purpose"

6. Understanding of upsell page (interview)

6.1. Does participant notice that Action Pro White is a different product (Q33)?

- Yes
- "It's a different name [...] and then this part where it says click to view your receipt"

6.2. What transaction does participant think "Complete Checkout" refers to (Q34)?

- Second product
- "They're trying to trick you into thinking that it's the first offer so that you can complete your checkout but when you already completed it [...] They charge you again for that and they're gonna send you that too"

6.3. Did participant notice/read the disclosure during the transaction (Q35, Q36)?

- Noticed it but did not read.

6.4. Did participant notice/click on message "To view your receipt Click here" (Q45, Q46)?

- Yes
- First product

7. Understanding of disclosure on upsell page after being asked to read it during interview (interview)

7.1. Does participant click on "Terms" / "How the offer works" (Q37)?

- No

7.2. What is the total monthly amount for the subscription (Q38)?

- \$92.13 for second product subscription

7.3. When will the total amount for the first month be charged (Q39)?

- Not aware, re-reading. "This one you have 10 days to cancel"

7.4. How can total charge for the first month be avoided (Q40)?

- Cancel within 10 days

7.5. What is the cancelation procedure (Q40, Q41)?

- call

7.6. Does participant notice that cancellation period and total are different from first transaction?

- Notices different price
- Notices different cancellation period

7.7. After reading disclosure, does participant realize they ordered two products (Q42–Q44)?

- SPD + APW
- "different name and it looks different"

8. Disclosure on upsell payment authorization page (interview)

8.1. Does participant notice the full amount in the disclosure box (Q48)?

- No
- "it's really, really small and they popped the page up and then redirected me within 2-3 seconds"

9. Understanding at the end of the interview

9.1. At the end of the interview, what does participant think the transaction included (Q49)?

- SPD + APW

9.2. What total amount does participant expect to be charged immediately and later on (Q50, Q51)?

- Today: 2x \$4 shipping and 2 x \$1 trial (for both)
- Later: \$92.13 and \$94

9.3. Was participant aware or unaware of these details when completing the transaction?

- Not aware
- "It sucks. It's wrong. Well, it's not wrong. You're supposed to read it. That's my fault for not reading it but it's suckering people into getting subscribed and paying a lot and they don't even know. Because they're thinking they're gonna pay \$1 something, the most they think they're gonna pay is like \$5, and for them to come back a couple of days later .. what did it say? The first one was 8 days? You had 8 days to cancel or they're gonna charge you \$94 ... yeah, I'd be upset."

Participant 15

Task completion: 6:30 Session length: 22:58

Age	Gender	Highest level of education	Occupation	Online purchases
23	Female	Bachelors / 4 year degree	Graduate student	A few times per month

1. Understanding and behavior during transaction

1.1. Landing page (observational, interview Q2, Q3)

- Scrolls down and skims available information
- "I guess I go for the trial because that's the first thing there"
- Enters contact information and clicks "rush my trial"

1.1.1. Does participant open Terms, FAQ, etc?

- No

1.1.2. Is participant interested in purchasing the product?

- Yes, but would purchase from dentist not from website

1.1.3. Is participant skeptical of the study setup/compensation?

- No

1.2. At first checkout (observational)

- Scrolls up and down
- Enters creditcard information and clicks "Complete checkout"

1.2.1. Does participant notice/read the disclosure?

- Notices it, but doesn't read
- "I probably won't read the bottom because that's not what I would do"

1.2.2. Does participant click on "How the Offer works" or "Terms"?

- No

1.3. At second checkout (observational)

- "Ok wait what is this ... I'm looking at what this coupon like thing is. Add a risk-free trial bottle. What's the difference between Simple Pro Direct and Action Pro White? ... Now I'm kinda confused what did I buy, because before it was a little rotating stick like a paintbrush that you paint on your teeth and this looks like a mouth guard thing you would sleep with."

- "And even if I would want to buy this online offer, how do I do that? Because it got like little scissors to cut out like a regular coupon. So, and it doesn't look like I'm supposed to click it. This might help [laughs] How the offer works ... it's a lot of reading."
- Starts reading disclosure after the third line "... ok, so I'm just not gonna worry about it I don't think ... "
- Looks at text below "complete checkout button: "I'm not gonna read the terms" and clicks button

1.3.1. Does participant notice that Action Pro White is a different product?

- Yes

1.3.2. Does participant notice and/or click on "To view your receipt Click here"?

- No

1.3.3. Does participant notice/read the disclosure?

- Yes, Starts reading disclosure, after the third line "... ok, so I'm just not gonna worry about it I don't think ... "

1.3.4. Does participant notice that cancellation period and total are different from first transaction?

- No

1.3.5. What product does participant think the disclosure refers to?

- Unclear from observation

1.3.6. What transaction does participant think "Complete Checkout" refers to?

- Unclear from observation

1.3.7. Does participant click on "Complete Checkout" and proceed with the second transaction?

- Yes

2. Understanding at the end of transaction

2.1.1. What product(s) does participant think they ordered? (Q5, Q6)

- "I ordered Action Pro White, a teeth whitening thing"
- "The stick not the mouth guard thing"

2.1.2. Purchase cost, immediate charges (Q7, Q8)

- \$1.03 plus \$3.87 shipping

2.1.3. Does participant expect further charges later on (Q9)?

- No

2.1.4. What does participant think trial means (Q10, Q11)?

- Small sample
- "Beta test ... to see if people actually buy it. And you gonna get a smaller sample. Since it's \$1.03, that's really cheap for whitening stuff."

2.1.5. Does participant understand cancellation procedure? (Q12)

- Not aware

2.1.6. Is participant aware they purchased two products?

- No

2.1.7. Is participant aware transaction resulted in two Club subscriptions?

- No, no remarks indicate that participant is aware of any subscription.

3. Understanding of complete checkout page (interview)

3.1. Understanding of product costs (Q14)

- \$1.03 plus shipping and packaging
- "I guess \$3 [for S&P] is reasonable but I didn't even think about that [while completing the transaction]"

3.2. Is participant aware they signed up for a Club subscription (Q15–Q18)?

- No
- "Probably a one-time [purchase]. I hope."
- "I think it would be more expensive [interviewer: for a subscription?] Yeah"
- "I don't remember seeing anything that says subscription"
- Why not aware? "I didn't read. It wasn't very big. It might have been but I obviously wasn't looking for that either."

3.3. Is participant aware of the terms of the offer/subscription (Q19–Q22)?

3.3.1. What is the total monthly amount for the subscription (Q19)?

- Not aware, guesses \$10

3.3.2. When will the total amount for the first month be charged (Q20)?

- Not aware

3.3.3. How can total charge for the first month be avoided (Q21)?

- Not aware

3.3.4. What is the cancelation procedure (Q21, Q22)?

- Not aware

- "I think I read something about cancellation but I was like 'Ah I'm just gonna buy it, it's fine'"

3.4. Did participant notice/read the disclosure during the transaction (Q23, Q24)?

- Noticed it but didn't read. Skimmed it.
- "because [the links] were purple I thought it was the previous page and it remembered that"

4. Understanding of disclosure on complete checkout page after being asked to read it during interview (interview)

4.1.1. Does participant click on "Terms" / "How the offer works" (Q25)?

- No

4.1.2. What is the total monthly amount for the subscription (Q26, Q27)?

- \$94.31
- "It's way smaller and in the fineprint. And I hate to be that millennial but nobody reads the fineprint these days"

4.1.3. When will the total amount for the first month be charged (Q28)?

- Not aware.
- "Did it say?"

4.1.4. How can total charge for the first month be avoided (Q29)?

- Call

4.1.5. What is the cancelation procedure (Q29, Q30)?

- Call

5. Disclosure on payment authorization page (interview)

5.1. Did participant notice the full amount in the disclosure box (Q32)?

- No
- "It's just so small and then it was in the background and it was kind of faded because it was in the background compared to the loading parts"
- "I tried reading that but maybe got the first sentence in"

6. Understanding of upsell page (interview)

6.1. Does participant notice that Action Pro White is a different product (Q33)?

- Yes

6.2. What transaction does participant think "Complete Checkout" refers to (Q34)?

- "To complete the checkout of what I thought I bought ... the sticky thing"

6.3. Did participant notice/read the disclosure during the transaction (Q35, Q36)?

- Yes, noticed it and skimmed it

6.4. Did participant notice/click on message "To view your receipt Click here" (Q45, Q46)?

- No.
- Thinks it refers to the first product
- "Probably the first because I haven't completed the order yet. My guess is that when you complete the order then it would add the second product to it"

7. Understanding of disclosure on upsell page after being asked to read it during interview (interview)

7.1. Does participant click on "Terms" / "How the offer works" (Q37)?

- No

7.2. What is the total monthly amount for the subscription (Q38)?

- \$92.13
- Notices that this is a different subscription

7.3. When will the total amount for the first month be charged (Q39)?

- Not aware

7.4. How can total charge for the first month be avoided (Q40)?

- Call

7.5. What is the cancelation procedure (Q40, Q41)?

- Call

7.6. Does participant notice that cancellation period and total are different from first transaction?

- Notices that cancellation period here is 10 days versus 8 days earlier
- "This one is \$92 not \$94"
- "So it's kinda different, kinda the same"

7.7. After reading disclosure, does participant realize they ordered two products (Q42–Q44)?

- "Now I'm not sure, but I think I just purchased the stick applicator [SPD] not the mouth guard [APW]."
- Why not aware?: "I was expecting to see another 'add this to your cart' kind of thing. This also reminds me that there's no shopping cart to look at it."

8. Disclosure on upsell payment authorization page (interview)

8.1. Does participant notice the full amount in the disclosure box (Q48)?

- No
- "I think like the loading box is in the middle of the page. Whereas this is obviously in the top part of the page but it's still like .. I don't know the loading box is definitely the forefront up page."

9. Understanding at the end of the interview

9.1. At the end of the interview, what does participant think the transaction included (Q49)?

- "I don't even know now. I guess I bought the two products: the stick thing and the mouth guard thing"

9.2. What total amount does participant expect to be charged immediately and later on (Q50, Q51)?

- "Today, I think they're both \$1.03 so \$2.06 ... plus shipping which is like probably \$6, \$3 for both. And later it will be \$180-190 ... because that's the subscription price for both of them together so \$94 and \$92."

9.3. Was participant aware or unaware of these details when completing the transaction?

- No
- "Totally unaware. I just wanted the little sticky things."
- "It was definitely clear, but it was really strategically hidden. Like things were small, they were hidden within text. There wasn't like an obvious line 'this is your total price'. Yeah, there's the receipt section but I guess there wasn't a super obvious little shopping cart icon ... just sneaky."
- "I don't like [the website]. It's sneaky. That's why people don't like online shopping."

Participant 16

Task completion: 10:05 Session length: 24:47

Age	Gender	Highest level of education	Occupation	Online purchases
21	Male	Bachelors / 4 year degree	Graduate student	A few times per month

1. Understanding and behavior during transaction

1.1. Landing page (observational, interview Q2, Q3)

- "They're trying to make me decide quickly ... they're saying 'claim your trial today!' in big bold letters. So that makes me want to slow down and think carefully"
- Scrolls down and reads the information provided
- Opens "About" page. "You do get a phone number and email address that's cool"
- Opens "FAQ" page. "Now I'm at least seeing what the chemical is [...] It's been tested"
- Tries to research product on Google
- "I'm just seeing too much hype versus the information I'm getting. So I'm nervous"
- Starts entering contact information
- Checks icons at the bottom of the box. "McAfee Secure, Norton Secured. I'm going to pretend I'm seeing https [interviewer: why pretend?] oh I don't actually see it [in address bar] and I wouldn't actually fill out the form, cuz if it weren't a secure connection I wouldn't put my information through."
- Finishes entering contact information and clicks "rush my trial"

1.1.1. Does participant open Terms, FAQ, etc?

- Yes. About, FAQ

1.1.2. Is participant interested in purchasing the product?

- No

1.1.3. Is participant skeptical of the study setup/compensation?

- No

1.2. At first checkout (observational)

- Scrolls down

- "So they gonna charge a bit of shipping"
- Enters creditcard information
- Clicks "complete checkout"

1.2.1. Does participant notice/read the disclosure?

- No

1.2.2. Does participant click on "How the Offer works" or "Terms"?

- No

1.3. At second checkout (observational)

- "Did I finish my order or not? Let's see. Wait, so now I have to complete the checkout with a coupon. And what am I doing here?"
- Reads disclosure
- Clicks "complete checkout"

1.3.1. Does participant notice that Action Pro White is a different product?

- Unclear from observation

1.3.2. Does participant notice and/or click on "To view your receipt Click here"?

- No

1.3.3. Does participant notice/read the disclosure?

- Yes, reads disclosure

1.3.4. Does participant notice that cancellation period and total are different from first transaction?

- No

1.3.5. What product does participant think the disclosure refers to?

- Unclear from observation

1.3.6. What transaction does participant think "Complete Checkout" refers to?

- Unclear from observation

1.3.7. Does participant click on "Complete Checkout" and proceed with the second transaction?

- Yes

2. Understanding at the end of transaction

2.1.1. What product(s) does participant think they ordered? (Q5, Q6)

- "A tooth whitening product of some sort"
- "tube or applicator"

2.1.2. Purchase cost, immediate charges (Q7, Q8)

- Charged today: "It was something like \$4 including the shipping. I think \$1.03 fee plus whatever"

2.1.3. Does participant expect further charges later on (Q9)?

- Yes.
- "Yes. They said that I have to take affirmative action to avoid further charges."

2.1.4. What does participant think trial means (Q10, Q11)?

- "If I don't like it I can stop the service from continuing"
- Not sure what the trial includes

2.1.5. Does participant understand cancellation procedure? (Q12)

- Not aware

2.1.6. Is participant aware they purchased two products?

- No, no remarks indicate that participant is aware they purchased two products

2.1.7. Is participant aware transaction resulted in two Club subscriptions?

- No, no remarks indicate that participant is aware they signed up for more than one subscription.

3. Understanding of complete checkout page (interview)

3.1. Understanding of product costs (Q14)

- \$1.03 + shipping "but they don't they how much it was before I already entered the creditcard info"

3.2. Is participant aware they signed up for a Club subscription (Q15–Q18)?

- Subscription
- "You have to do something to make it stop if you don't wanna get further charges"
- But only realized it on the next page.
- Not aware of what subscription includes

3.3. Is participant aware of the terms of the offer/subscription (Q19–Q22)?

3.3.1. What is the total monthly amount for the subscription (Q19)?

- \$92-something

3.3.2. When will the total amount for the first month be charged (Q20)?

- Not aware

3.3.3. How can total charge for the first month be avoided (Q21)?

- Call
- Not aware of cancellation period

3.3.4. What is the cancelation procedure (Q21, Q22)?

- Not aware

3.4. Did participant notice/read the disclosure during the transaction (Q23, Q24)?

- No

4. Understanding of disclosure on complete checkout page after being asked to read it during interview (interview)

4.1.1. Does participant click on "Terms" / "How the offer works" (Q25)?

- No

4.1.2. What is the total monthly amount for the subscription (Q26, Q27)?

- \$94.31
- why not aware? "Small text. Requires scrolling to actually see it"

4.1.3. When will the total amount for the first month be charged (Q28)?

- After 8 days

4.1.4. How can total charge for the first month be avoided (Q29)?

- Call and cancel

4.1.5. What is the cancelation procedure (Q29, Q30)?

- Call, but not sure

5. Disclosure on payment authorization page (interview)

5.1. Did participant notice the full amount in the disclosure box (Q32)?

- No.
- "I saw [the page] but then it disappeared before I could read what it is even saying"
- "It didn't stay long enough for me to recognize what to read"

6. Understanding of upsell page (interview)

6.1. Does participant notice that Action Pro White is a different product (Q33)?

- No, seems like participant thinks they are the same products

- "There was some sort of coupon which confused me because I thought I was already getting whatever the best deal was."

6.2. What transaction does participant think "Complete Checkout" refers to (Q34)?

- First product
- "Accept the terms and finalize the transaction"
- "I thought I was completing the same transaction"

6.3. Did participant notice/read the disclosure during the transaction (Q35, Q36)?

- Yes and skimmed it

6.4. Did participant notice/click on message "To view your receipt Click here" (Q45, Q46)?

- No
- Thinks it may refer to the first product

7. Understanding of disclosure on upsell page after being asked to read it during interview (interview)

7.1. Does participant click on "Terms" / "How the offer works" (Q37)?

- No

7.2. What is the total monthly amount for the subscription (Q38)?

- \$92.13

7.3. When will the total amount for the first month be charged (Q39)?

- 10 days after

7.4. How can total charge for the first month be avoided (Q40)?

- Call

7.5. What is the cancelation procedure (Q40, Q41)?

- Contact customer service

7.6. Does participant notice that cancellation period and total are different from first transaction?

- Notices different cancellation period
- Notices different price

7.7. After reading disclosure, does participant realize they ordered two products (Q42–Q44)?

- No. "A monthly subscription of the tooth whitening product"

8. Disclosure on upsell payment authorization page (interview)

8.1. Does participant notice the full amount in the disclosure box (Q48)?

- No "I think I saw the number but I couldn't read in time what it actually represented"

9. Understanding at the end of the interview

9.1. At the end of the interview, what does participant think the transaction included (Q49)?

- "Number one a tooth whitening product that looks like a stick or bottle that you apply and number two I accidentally bought something with a tooth shaped tray. So it looks like another tooth whitening product but I probably don't need both."

9.2. What total amount does participant expect to be charged immediately and later on (Q50, Q51)?

- 2 products, 2 subscriptions
- "Today there's the \$1.03 plus \$3.87. I believe times two now, because I think they used the same prices for both products. [...] And then there's the \$94 something and the \$92 something per month if I don't cancel."

9.3. Was participant aware or unaware of these details when completing the transaction?

- "I was aware of the \$92 number not the \$94 number. I never saw that number. So I was aware that I was getting a subscription and that I would have to cancel if I don't wanna pay that. But I only thought it was one subscription and I thought it was the \$92 amount."
- "I thought it was a subscription for the first product"

Participant 17

Task completion: 8:45 Session length: 27:16

Age	Gender	Highest level of education	Occupation	Online purchases
23	Male	Bachelors / 4 year degree	Education or Science	A few times per month

1. Understanding and behavior during transaction

1.1. Landing page (observational, interview Q2, Q3)

- Scrolls down page and skims the information provided
- Enters contact information and clicks "Rush my trial"

1.1.1. Does participant open Terms, FAQ, etc?

- No

1.1.2. Is participant interested in purchasing the product?

- Yes

1.1.3. Is participant skeptical of the study setup/compensation?

- No

1.2. At first checkout (observational)

- Enters creditcard details, looks up CVV2 and clicks complete checkout

1.2.1. Does participant notice/read the disclosure?

- No

1.2.2. Does participant click on "How the Offer works" or "Terms"?

- No

1.3. At second checkout (observational)

- Tries to read text on processing page "It's kinda small. Kinda small font"
- On second checkout page: "It's telling me to buy something else it looks like"
- Reads disclosure: "I'm just reading the fineprint. Just for the heck of it"
- Wants to click on "complete checkout" but then reflects about it: "Oh, it's asking me if I want to buy a whole 'nother ... so it's kinda tricking me into buying something else. [interviewer: can you explain why you think that?] Oh just because I didn't realize that it first because it says 'Complete checkout' but 'Online only limited offer maximize your results, add a risk-free trial.' But I think it's telling you that if you want to purchase the top part then you click complete"

checkout. But I think I already bought ... I'm going to click 'View my receipt' ... ok, ok. I'm not sure if that's necessary."

- Clicks "How the offer works" and reads.
- "I'm kinda confused here by the part where it says we conveniently bill your creditcard \$92.13 for the full 30 day Action Pro White system"
- Returns to webpage and says "Ok, we just complete checkout" and clicks the complete checkout button
- Asked what the button is for: "Probably to complete what I had already"

1.3.1. Does participant notice that Action Pro White is a different product?

- Yes

1.3.2. Does participant notice and/or click on "To view your receipt Click here"?

- Yes

1.3.3. Does participant notice/read the disclosure?

- Yes

1.3.4. Does participant notice that cancellation period and total are different from first transaction?

- No

1.3.5. What product does participant think the disclosure refers to?

- Unclear from observation

1.3.6. What transaction does participant think "Complete Checkout" refers to?

- First transaction

1.3.7. Does participant click on "Complete Checkout" and proceed with the second transaction?

- Yes

2. Understanding at the end of transaction

2.1.1. What product(s) does participant think they ordered? (Q5, Q6)

- Teeth whitening pens

2.1.2. Purchase cost, immediate charges (Q7, Q8)

- \$5
- what gets charged today? "I would assume \$5 but there was some fingerprint there that looked kinda sketchy so maybe a little bit more than that. Maybe \$30 I don't know [interviewer: can you explain?] So I saw a couple of numbers there. I saw

\$5, I saw \$19 and there was \$90 or something. So I'm not sure if it was one or the other but I would assume that it's not \$90, I would assume it was \$19. So there's probably \$19 plus \$5, so \$24 something like that. [interviewer: what would the \$19 be for?] I'm not sure, Convenience fee or something. Some underlying cost or something. So you get like the free trial but that's like the actual trial base so after the trial it's due"

2.1.3. Does participant expect further charges later on (Q9)?

- No "I hope not"

2.1.4. What does participant think trial means (Q10, Q11)?

- Sample
- "In a main, not a trial, you get maybe 3-4 different things but in a trial you get 1-2 to try it out ... shorter. smaller amount maybe"

2.1.5. Does participant understand cancellation procedure? (Q12)

- Not sure

2.1.6. Is participant aware they purchased two products?

- No

2.1.7. Is participant aware transaction resulted in two Club subscriptions?

- No

3. Understanding of complete checkout page (interview)

3.1. Understanding of product costs (Q14)

- "\$1.03 plus shipping and handling. And that shipping and handling it says in the fine print is \$3.87 so it's \$5 total.

3.2. Is participant aware they signed up for a Club subscription (Q15–Q18)?

- No
- "I believe it's a one-time delivery. I didn't see anything about subscription"
- Not aware what subscription includes
- "There's a lot of like fineprint. I think the different sizes and fonts made it harder to go toward the fineprint because you see like 'Exclusive trial final step'. You think you're done. You don't want to go down and read this, the smaller font, to see that 'oh they do' they tricked you into a full month there. And nowhere does it say subscription, monthly subscription"

3.3. Is participant aware of the terms of the offer/subscription (Q19–Q22)?

3.3.1. What is the total monthly amount for the subscription (Q19)?

- Not aware. "\$24-25 a month, like \$19 plus \$5"

3.3.2. When will the total amount for the first month be charged (Q20)?

- Right when you make the order

3.3.3. How can total charge for the first month be avoided (Q21)?

- Not aware

3.3.4. What is the cancelation procedure (Q21, Q22)?

- Not aware. "I assume you can email the company or something, I don't know"

3.4. Did participant notice/read the disclosure during the transaction (Q23, Q24)?

- Yes. "I did. I only read 3-4 sentences into it"

4. Understanding of disclosure on complete checkout page after being asked to read it during interview (interview)

4.1.1. Does participant click on "Terms" / "How the offer works" (Q25)?

- No

4.1.2. What is the total monthly amount for the subscription (Q26, Q27)?

- \$94.31
- "The whole time it said throughout the payment part it said \$1.03 plus shipping and handling. It never really said anything more about anything more than the free trial"

4.1.3. When will the total amount for the first month be charged (Q28)?

- Right away

4.1.4. How can total charge for the first month be avoided (Q29)?

- Call within 8 days to cancel

4.1.5. What is the cancelation procedure (Q29, Q30)?

- Call

5. Disclosure on payment authorization page (interview)

5.1. Did participant notice the full amount in the disclosure box (Q32)?

- No
- "It's small font. [the page] went quickly. I didn't really have a chance to look right away"

6. Understanding of upsell page (interview)

6.1. Does participant notice that Action Pro White is a different product (Q33)?

- Yes
- "I think it's an addition to what I already bought but I didn't understand too much what it actually is. How I could purchase that if I wanted to because there was only complete checkout. There wasn't 'add this' So I'm not sure if it was trying to trick me into buying this as well or did it automatically I'm not sure."

6.2. What transaction does participant think "Complete Checkout" refers to (Q34)?

- First product
- "When you click that it's charged to your card. There's no going back after that"
- "It's like to confirm I'm in. I'm into the trial ... like there's no going back after that"
- Asked what product it refers to: "I think it's for the sticks [SPD]"

6.3. Did participant notice/read the disclosure during the transaction (Q35, Q36)?

- Yes and clicked on "How the offer works" during transaction

6.4. Did participant notice/click on message "To view your receipt Click here" (Q45, Q46)?

- Yes

7. Understanding of disclosure on upsell page after being asked to read it during interview (interview)

7.1. Does participant click on "Terms" / "How the offer works" (Q37)?

- Yes, during interview on "Arbitration and Waiver of Class Action"

7.2. What is the total monthly amount for the subscription (Q38)?

- \$92.13

7.3. When will the total amount for the first month be charged (Q39)?

- Right away

7.4. How can total charge for the first month be avoided (Q40)?

- Call within 10 days

7.5. What is the cancelation procedure (Q40, Q41)?

- Call

7.6. Does participant notice that cancellation period and total are different from first transaction?

- Yes, for cancellation period "This time it says 10 days last time it said 8 days"
- No, for total

7.7. After reading disclosure, does participant realize they ordered two products (Q42–Q44)?

- No. "I think I purchased the sticks [SPD]. I don't think I ordered Action Pro White"
- Asked why not aware that they ordered two products: "Just because on this page it doesn't really give you an option. It just shows you this ... I did see this 'to view your receipt click here' I clicked on this. So I should have known that that's all. That I bought the sticks. But I think because it's small you don't really see that [...] especially if you scroll down it's out of the picture right away"
- "The two arrows there are like 'hey do this' but I still thought I had to do this for the first purchase."

8. Disclosure on upsell payment authorization page (interview)

8.1. Does participant notice the full amount in the disclosure box (Q48)?

- No
- "It came quickly. It's in small font. And I guess I wasn't really looking for or paying attention to this full amount there"

9. Understanding at the end of the interview

9.1. At the end of the interview, what does participant think the transaction included (Q49)?

- SPD and APW "Sticks and the bottles"

9.2. What total amount does participant expect to be charged immediately and later on (Q50, Q51)?

- "\$92.13 and on top of that the \$1 the \$5 total. So \$92.13 plus \$5 so \$97.13 today."
- "I think \$92.13 might be recurring but I'm not sure"

9.3. Was participant aware or unaware of these details when completing the transaction?

- Unaware.

- Not aware of second subscription
- "It never really talked about subscription service. It was more like 'buy this now'. It never really showed those numbers."

Participant 18

Task completion: 13:55 Session length: 55:11

Age	Gender	Highest level of education	Occupation	Online purchases
62	Male	Bachelors / 4 year degree	Retired	A few times per year or less

1. Understanding and behavior during transaction

1.1. Landing page (observational, interview Q2, Q3)

- Scrolls down and skims provided information
- Enters contact information and clicks 'rush my trial'
- "This is for a free trial I guess"

1.1.1. Does participant open Terms, FAQ, etc?

- No

1.1.2. Is participant interested in purchasing the product?

- No

1.1.3. Is participant skeptical of the study setup/compensation?

- Yes, concerned that purchases are subtracted from compensation, which is intended.

1.2. At first checkout (observational)

- "So it's a free trial but I still pay \$1.03, right? [...] It looks like it's a free trial and yet it's still charging me \$1.03"
- "Right away I'm trying to figure out what \$1.03 is for. Is it shipping and packaging?"
- Goes back to the landing page
- "I thought it was a free trial. So right away that makes me leery and a little bit disgruntled that it isn't quite panning out. I feel like I'm getting dubbed."
- Asked to complete the transaction for the purpose of this study
- Clicks again on "rush my trial and returns to checkout page
- Asked what \$1.03 is for "maybe is it tax?"
- "Well, I don't read into it that much. I would just say I'm a little annoyed because they say it was free and it's \$1.03. And so I'm ready to back out and cancel"
- Asked to continue with the transaction for the purpose of the study.

- Enters credit card information and clicks "complete checkout"

1.2.1. Does participant notice/read the disclosure?

- No

1.2.2. Does participant click on "How the Offer works" or "Terms"?

- No

1.3. At second checkout (observational)

- "I thought it was going on something totally different but I guess this is the same product but only with a limited time offer add a risk-free trial bottle but I thought I had just paid \$1.03 ... so I scroll down .. complete checkout. So I guess I haven't completed the transaction yet. Looks to me like I'm getting the [first] product and this is just completing the checkout"

- Clicks "Complete checkout"

1.3.1. Does participant notice that Action Pro White is a different product?

- No

1.3.2. Does participant notice and/or click on "To view your receipt Click here"?

- No

1.3.3. Does participant notice/read the disclosure?

- No

1.3.4. Does participant notice that cancellation period and total are different from first transaction?

- No

1.3.5. What product does participant think the disclosure refers to?

- Unclear from observation

1.3.6. What transaction does participant think "Complete Checkout" refers to?

- First product

1.3.7. Does participant click on "Complete Checkout" and proceed with the second transaction?

- Yes

2. Understanding at the end of transaction

2.1.1. What product(s) does participant think they ordered? (Q5, Q6)

- "Holy cow [...] the \$1.03 was for the trial, it said it was free, and now they're adding on \$3.87 shipping"

- A teeth whitening product, a swap

2.1.2. Purchase cost, immediate charges (Q7, Q8)

- \$1.03 plus \$3.87 – was not aware of \$3.87 before seeing the receipt.
- \$4.90 charged today

2.1.3. Does participant expect further charges later on (Q9)?

- No, no specific charges expected
- "Yeah I kinda do now. The way it seems like, I mean, it seems like it's not a legitimate website. It seems deceptive to me.

2.1.4. What does participant think trial means (Q10, Q11)?

- "Well if it's a free trial I would expect them to give you a free trial and hope that you'd be happy with the product and purchase more on your own later"
- sample "like a taste test to see if you like it"

2.1.5. Does participant understand cancellation procedure? (Q12)

- Not aware

2.1.6. Is participant aware they purchased two products?

- No

2.1.7. Is participant aware transaction resulted in two Club subscriptions?

- No

3. Understanding of complete checkout page (interview)

3.1. Understanding of product costs (Q14)

- \$1.03 plus shipping and handling "I didn't see this plus"
- "I knew there was a price of \$1.03 and I just assumed that shipping and processing was a description"

3.2. Is participant aware they signed up for a Club subscription (Q15–Q18)?

- "I don't know. I think it was a one-time delivery"
- "Trial means one time. If you like it you pay more and subscribe to it"
- Not aware what subscription includes
- "I guess there was too much glitz on the website ... with the pretty girl's face and the colors it was all about the product and not really the value that I was getting and I think I was sort of like dazzled and not only dazzled but with you here I felt a little bit obligated to complete the transaction" [note: interviewer asked participant to proceed with transaction]

3.3. Is participant aware of the terms of the offer/subscription (Q19–Q22)?

3.3.1. What is the total monthly amount for the subscription (Q19)?

- Not aware

3.3.2. When will the total amount for the first month be charged (Q20)?

- Not aware

3.3.3. How can total charge for the first month be avoided (Q21)?

- Not aware

3.3.4. What is the cancelation procedure (Q21, Q22)?

- Not aware

3.4. Did participant notice/read the disclosure during the transaction (Q23, Q24)?

- No, noticed it but didn't read it
- "I saw there was some fineprint but I'm not real good at reading fineprint I usually just assume that it's all on the up and up and not a scam or anything."

4. Understanding of disclosure on complete checkout page after being asked to read it during interview (interview)

4.1.1. Does participant click on "Terms" / "How the offer works" (Q25)?

- Clicks on "How the offer works"
- "Ah see, it's just a big headache. All this, it just feel like you're getting sucked in and just getting raked over the coals"
- "If I don't get out of it now, there will be a \$94 charge coming, so I better read this"
- Reads "how the offer works" in detail
- "[scrolls down] See this goes on and on. This is really a nightmare"

4.1.2. What is the total monthly amount for the subscription (Q26, Q27)?

- \$94.31
- Why not aware: "I guess the beginning of the problem was I wasn't reading close enough. And I thought this was ... it says 'confirm your exclusive trial offer' I just put 'exclusive' and mentally connected it with 'free', 'free trial offer' because it's embedded in, it's an automatic ... it was my mistake."

4.1.3. When will the total amount for the first month be charged (Q28)?

- "Maybe the first of the month?"

4.1.4. How can total charge for the first month be avoided (Q29)?

- Call or go to website "within 30 days. Within a time period"

4.1.5. What is the cancelation procedure (Q29, Q30)?

- Call or go to website

5. Disclosure on payment authorization page (interview)

5.1. Did participant notice the full amount in the disclosure box (Q32)?

- No
- "It's so small. The message it sends me is like even though it is in loud colors ... the red and the caution yellow and the bright blue. Even though, the text is so small, the characters, that you just think 'well this is not important.'"

6. Understanding of upsell page (interview)

6.1. Does participant notice that Action Pro White is a different product (Q33)?

- No

6.2. What transaction does participant think "Complete Checkout" refers to (Q34)?

- "Agree to pay the \$4.90 [...] but really you're agreeing, cuz it says right here you're agreeing to \$92"

6.3. Did participant notice/read the disclosure during the transaction (Q35, Q36)?

- Noticed it but did not read it during transaction
- Thinks it the same disclosure as before

6.4. Did participant notice/click on message "To view your receipt Click here" (Q45, Q46)?

- No
- Refers to second product

7. Understanding of disclosure on upsell page after being asked to read it during interview (interview)

7.1. Does participant click on "Terms" / "How the offer works" (Q37)?

- No

7.2. What is the total monthly amount for the subscription (Q38)?

- \$4.90 for initial order

- \$92.13 for subscription

7.3. When will the total amount for the first month be charged (Q39)?

- Not aware

7.4. How can total charge for the first month be avoided (Q40)?

- Call

7.5. What is the cancelation procedure (Q40, Q41)?

- Not aware

7.6. Does participant notice that cancellation period and total are different from first transaction?

- Notices different phone number
- Notices different total
- "Unless you read the fineprint every time you won't notice that it changes"

7.7. After reading disclosure, does participant realize they ordered two products (Q42–Q44)?

- No
- "I ordered the teeth whitening and was it the \$10 membership fee [from How the offer works]?"
- Why not aware of APW being added: "because that was their intention. They deliberately made it deceptive, that's what I think"

8. Disclosure on upsell payment authorization page (interview)

8.1. Does participant notice the full amount in the disclosure box (Q48)?

- No

9. Understanding at the end of the interview

9.1. At the end of the interview, what does participant think the transaction included (Q49)?

- Two products: SPD + APW (described not named)

9.2. What total amount does participant expect to be charged immediately and later on (Q50, Q51)?

- "I think \$92.13 will be charged plus \$3.90 that's \$92 plus say 5 that's \$97 plus the \$10 for the membership."
- Not clear when it will charged, might all be charged today

9.3. Was participant aware or unaware of these details when completing the transaction?

- Unaware
- "That was terrible. That was a horrendous experience. I didn't know that [that there are two subscriptions]"
- "I think this company, this is probably not even a legitimate product and it's just a boiler-room operation because I could have sworn the 1-800 number you call changed and the way they dub you into getting more than one product I just think it's a boiler-room operation where it's not even a legitimate business."

Participant 19

Task completion: 5:49 Session length: 26:13

Age	Gender	Highest level of education	Occupation	Online purchases
32	Male	Bachelors / 4 year degree	Art, Writing, Journalism	A few times per year or less

1. Understanding and behavior during transaction

1.1. Landing page (observational, interview Q2, Q3)

- Scrolling down and skimming content
- Looks whether the free trial is the product to purchase or if there are other options
- Enters contact information and clicks "rush my trial"

1.1.1. Does participant open Terms, FAQ, etc?

- No

1.1.2. Is participant interested in purchasing the product?

- No

1.1.3. Is participant skeptical of the study setup/compensation?

- No

1.2. At first checkout (observational)

- Scrolls down and up
- Enters credit card details and clicks "complete checkout"

1.2.1. Does participant notice/read the disclosure?

- No

1.2.2. Does participant click on "How the Offer works" or "Terms"?

- No

1.3. At second checkout (observational)

- Scrolls down and up
- "Looks like there's a risk-free trial bottle of another thing"
- Clicks "complete checkout"
- "A lot of times they will have 'if you want this click this box' or whatever. So I looked for that for a second but it didn't seem to have that"

1.3.1. Does participant notice that Action Pro White is a different product?

- Yes
- 1.3.2. Does participant notice and/or click on “To view your receipt Click here”?**
- No
- 1.3.3. Does participant notice/read the disclosure?**
- No
- 1.3.4. Does participant notice that cancellation period and total are different from first transaction?**
- No
- 1.3.5. What product does participant think the disclosure refers to?**
- Unclear from observation
- 1.3.6. What transaction does participant think “Complete Checkout” refers to?**
- First product
- 1.3.7. Does participant click on “Complete Checkout” and proceed with the second transaction?**
- Yes

2. Understanding at the end of transaction

- 2.1.1. What product(s) does participant think they ordered? (Q5, Q6)**
- Whitening tube (SPD)
- 2.1.2. Purchase cost, immediate charges (Q7, Q8)**
- \$3 something total
- 2.1.3. Does participant expect further charges later on (Q9)?**
- No
- “No, I don’t think ... well, it said free trial actually so ...”
- 2.1.4. What does participant think trial means (Q10, Q11)?**
- “It might be kinda like a monthly subscription thingy where they send you the first one in the email and if you want to keep getting them then they will continue sending them to you maybe with a monthly charge unless you to whatever on their website [to cancel]”
- Asked if they thought that when completing the purchase: “Not really actually”
- 2.1.5. Does participant understand cancellation procedure? (Q12)**
- Not aware
- 2.1.6. Is participant aware they purchased two products?**

- No, no remarks indicate participant was aware of purchasing two products
- 2.1.7. Is participant aware transaction resulted in two Club subscriptions?**
- No, in later reflection participant suspects there might be one subscription. Not aware of second subscription

3. Understanding of complete checkout page (interview)

3.1. Understanding of product costs (Q14)

- "They have all this fineprint on there. I typically don't read that"
- \$1.03 plus shipping and processing

3.2. Is participant aware they signed up for a Club subscription (Q15–Q18)?

- One-time delivery
- On later reflection, "trial" suggests that "there's more to it"
- Why not aware of subscription?
"I definitely didn't read the initial page very carefully. Something about like the picture of it. It being a thing as opposed to ... I don't know, I feel like if there are subscription things they have like a picture of several of them like in a row, like often to the background or whatever"

3.3. Is participant aware of the terms of the offer/subscription (Q19–Q22)?

3.3.1. What is the total monthly amount for the subscription (Q19)?

- Not aware

3.3.2. When will the total amount for the first month be charged (Q20)?

- Not aware, guesses "30 days after this"

3.3.3. How can total charge for the first month be avoided (Q21)?

- Not aware, guesses to look on website for cancellation

3.3.4. What is the cancelation procedure (Q21, Q22)?

- Not aware

3.4. Did participant notice/read the disclosure during the transaction (Q23, Q24)?

- Noticed it, did not read it

4. Understanding of disclosure on complete checkout page after being asked to read it during interview (interview)

4.1.1. Does participant click on "Terms" / "How the offer works" (Q25)?

- No

4.1.2. What is the total monthly amount for the subscription (Q26, Q27)?

- \$94.31
- Asked why not aware: "It's very small text compared to the much larger \$1.03 above. [...] The text is very small, it's kind of hidden within the small fingerprint here. It's much smaller than the \$1.03 amount listed above"

4.1.3. When will the total amount for the first month be charged (Q28)?

- Not aware, re-reading, "you can cancel within 8 days"

4.1.4. How can total charge for the first month be avoided (Q29)?

- Call within 8 days

4.1.5. What is the cancelation procedure (Q29, Q30)?

- Call

5. Disclosure on payment authorization page (interview)**5.1. Did participant notice the full amount in the disclosure box (Q32)?**

- "I initially took it as oh this is just part of the processing process something I don't really have to pay attention to, so I didn't pay attention to it"
- No, not aware of full amount
- "It seemed to show up fairly quickly between the processing window"

6. Understanding of upsell page (interview)**6.1. Does participant notice that Action Pro White is a different product (Q33)?**

- Yes, and actively tried to avoid adding it to the transaction
- "I just saw a coupon. Typically when I'm online shopping on an online retail website, I see a coupon like that and it'll say to me that they're trying to sell me something else. And a lot of times there will be a checkbox or something that 'if you want this, check this box' or whatever. So initially I just kind of looked for a box to uncheck if necessary"
- "I generally don't like to add things onto whatever it is I'm buying"

6.2. What transaction does participant think "Complete Checkout" refers to (Q34)?

- "Confirming the order and that it's all gonna be send and all of that"
- "Generally I think it relates to the product I saw before and not that [coupon]"

6.3. Did participant notice/read the disclosure during the transaction (Q35, Q36)?

- Noticed it but did not read.

6.4. Did participant notice/click on message "To view your receipt Click here" (Q45, Q46)?

- No
- Refers to the first product

7. Understanding of disclosure on upsell page after being asked to read it during interview (interview)

7.1. Does participant click on "Terms" / "How the offer works" (Q37)?

- No

7.2. What is the total monthly amount for the subscription (Q38)?

- \$92.13

7.3. When will the total amount for the first month be charged (Q39)?

- Not clear, some time after the 8 to 10 days trial

7.4. How can total charge for the first month be avoided (Q40)?

- Call, within 10 days. "The other one said within 8 days, so I would probably aim for the 8-day mark just in case"

7.5. What is the cancelation procedure (Q40, Q41)?

- call

7.6. Does participant notice that cancellation period and total are different from first transaction?

- Notes that it's similar to the disclosure on the previous page
- Notices different cancellation period

7.7. After reading disclosure, does participant realize they ordered two products (Q42-Q44)?

- No
- "I felt like the tube one had a lot more pictures of it. [...] Again this one, because it's in this coupon cut out format it seems like something separate to me because of that"

8. Disclosure on upsell payment authorization page (interview)

8.1. Does participant notice the full amount in the disclosure box (Q48)?

- No

9. Understanding at the end of the interview

9.1. At the end of the interview, what does participant think the transaction included (Q49)?

- SPD + APW

9.2. What total amount does participant expect to be charged immediately and later on (Q50, Q51)?

- Today, \$3 something, later \$92.13 that would be covering both products

9.3. Was participant aware or unaware of these details when completing the transaction?

- Unaware
- "The \$92 was there but very small and in fineprint, in small lettering and not highlighted. The highlighted prices were all \$1 something ... these much smaller prices. The fact that it was a subscription I don't think was super clear."
- "The second product seems like a whole separate other thing. It seemed like an optional offer as opposed to something that was part of the transaction."

Participant 20

Task completion: 25:10 Session length: 54:01

Age	Gender	Highest level of education	Occupation	Online purchases
60	Female	Bachelors / 4 year degree	Art, Writing, Journalism	A few times per year or less

1. Understanding and behavior during transaction

1.1. Landing page (observational, interview Q2, Q3)

- "First of all it looks like spam. 'Claim your trial today' it seems to be advertising something for free but it doesn't say that [it's a free trial]. The other thing is that some of the stuff looks kinda spamy, like 'rush my trial'. There's so much on the internet and that American flag with the exclusive offer is hokey."
- Enters contact information and clicks 'rush my trial'

1.1.1. Does participant open Terms, FAQ, etc?

- No

1.1.2. Is participant interested in purchasing the product?

- No

1.1.3. Is participant skeptical of the study setup/compensation?

- No

1.2. At first checkout (observational)

- Enters credit card information directly and clicks "complete checkout"
- "I didn't bother checking the terms of service or anything, because generally that's a waste of time. It's a lot of legalese that doesn't make any sense."

1.2.1. Does participant notice/read the disclosure?

- No

1.2.2. Does participant click on "How the Offer works" or "Terms"?

- No

1.3. At second checkout (observational)

- "Looks like I need to do something else. One thing I need to do is get my receipt"
- Clicks on "To view your receipt click here"
- "I feel kinda rooked because I that it was free and it's not"

- Loos at APW coupon
- "It's an add-on of \$1.03"
- Reads disclosure message
- "I'm reading underneath to see what the conditions are. And there's a typo, because you have a hyphen in risk-free there [in the coupon] but not there [in the disclosure]. The whole risk free thing is that are you saying that this is a free trial? Well, obviously it's not because it's costing me something; and risk means does this mean this stuff is completely save. So there's a problem with the terms there"
- Notices \$92.13
- "At that point I would probably say 'heck no', there's too much danger going on here"
- Risk-free? Hardy, har, har. There could definitely be problems with this"
- Clicks on "how the offer works" and reads in detail
- "I'm wondering after reading the first two paragraphs 'ha, am I being charged this for the [...] the \$92.13. It seems kind of sneaky to put it in at the last ... and even though they say you can cancel your special offer shipment and so on it just seems like it would be a hassle"
- "Having all of this stuff, my personal information, on this ... opens me up to getting a ton of spam emails because they're gonna use all that"
- "Earlier they said 10 days to cancel now they're saying 15 days"
- Scrolls down in "How the Offer Works"
- "This Arbitration and Waiver of Class Action that shows with an Arbitration and Waiver of Class Action this really may not be safe. I want to cancel my order as soon as possible, because it shows that there's something going on here"
- "These guys are really slimy [interviewer: why?] There is just so much legalese here and also confusing information on the first page and this particular page. [...] It's not clear if this stuff is free; the fact that they're eager to start charging my credit card monthly for an ungodly amount for white teeth"
- Closes "how the offer works" and returns to second checkout page
- "So now I'm wondering how do I get the heck out of this [scrolls down; interviewer: do you know how you could get out of this at this point?] ... Not at this point. I guess what I could do is just not hit complete checkout and just close the browser"

1.3.1. Does participant notice that Action Pro White is a different product?

- Yes "something beefier to maximize your results"

1.3.2. Does participant notice and/or click on "To view your receipt Click here"?

- Yes

1.3.3. Does participant notice/read the disclosure?

- Yes, including how the offer works

1.3.4. Does participant notice that cancellation period and total are different from first transaction?

- No

1.3.5. What product does participant think the disclosure refers to?

- First product

1.3.6. What transaction does participant think "Complete Checkout" refers to?

- First product

1.3.7. Does participant click on "Complete Checkout" and proceed with the second transaction?

- No, Interviewer asks participant to continue for the purpose of the study

2. Understanding at the end of transaction

2.1.1. What product(s) does participant think they ordered? (Q5, Q6)

- Action Pro White
- Participant conflates SPD and APW into one product
"Initially I thought it was some kind of paste or something but then I read the word syringes"

2.1.2. Purchase cost, immediate charges (Q7, Q8)

- \$1.03 + \$3.87 for the trial
- \$92-something for each month
- Charged today: \$1.03 + \$3.87

2.1.3. Does participant expect further charges later on (Q9)?

- \$92

2.1.4. What does participant think trial means (Q10, Q11)?

- "As a consumer what it would mean to me just at first glance 'Oh wow this is like a free trial. I can try this out and no commitment or anything else' and [...] then when I got into reading some of the other stuff my radar went up and I thought

'Are they trying these out as a risk-free trial for their benefit? What's the safety of this product?'

- Includes tube and the syringes

2.1.5. Does participant understand cancellation procedure? (Q12)

- "I'm kind of unclear because one said 5 days and one said 10 days to return the trial. I mean that it was necessary to do that before you could cancel"

2.1.6. Is participant aware they purchased two products?

- No

2.1.7. Is participant aware transaction resulted in two Club subscriptions?

- No, participant is aware of one subscription

3. Understanding of complete checkout page (interview)

3.1. Understanding of product costs (Q14)

- \$1.03 for the trial plus \$3 something for shipping
- Only aware of it after clicking "complete checkout"

3.2. Is participant aware they signed up for a Club subscription (Q15–Q18)?

- Subscription
- "Larger sizes with the compound and syringes or maybe syringes with the compound inside already prepared"
- Why not aware during transaction: "There's no mention of it. It's just about an exclusive trial. You know, not about we will be charging you more until you get into the iddy-biddy type down here I think [the disclosure]"

3.3. Is participant aware of the terms of the offer/subscription (Q19–Q22)?

3.3.1. What is the total monthly amount for the subscription (Q19)?

- \$94.31 – only after reading it right before the question is asked "So I had it wrong [...] because I said it was \$92 and some odd change"
- Participant thinks the SPD and APW subscriptions are the same

3.3.2. When will the total amount for the first month be charged (Q20)?

- When they send the first shipment
- "Either after the trial was over, the trial time, or it would be a month after they sent the trial, that's what I think"

3.3.3. How can total charge for the first month be avoided (Q21)?

- Cancel and return shipment within 5 or 10 days

3.3.4. What is the cancelation procedure (Q21, Q22)?

- Guesses contact them

3.4. Did participant notice/read the disclosure during the transaction (Q23, Q24)?

- No: "I don't think it was on the first page, the first time I saw it ... or I may have been so dazzled by the exclusive trial [blue arrow] that I didn't look at it"

4. Understanding of disclosure on complete checkout page after being asked to read it during interview (interview)

4.1.1. Does participant click on "Terms" / "How the offer works" (Q25)?

- No

4.1.2. What is the total monthly amount for the subscription (Q26, Q27)?

- \$94.31
- "[This kind of legalese that's put on websites] has just become so routine, and it's small type and somehow a little difficult to read."

4.1.3. When will the total amount for the first month be charged (Q28)?

- Not aware
- Opens "how the offer works" to figure it out
- "Yikes, I didn't see the \$10.95 shipping thing"

4.1.4. How can total charge for the first month be avoided (Q29)?

- Contact them

4.1.5. What is the cancelation procedure (Q29, Q30)?

- Call customer service

5. Disclosure on payment authorization page (interview)

5.1. Did participant notice the full amount in the disclosure box (Q32)?

- "Well it's very difficult to read the type [...] it's on a yellow background with red and the leading between the type is very tight. You know, I'm 60. It's very hard, I make my living with my eyes."

6. Understanding of upsell page (interview)

6.1. Does participant notice that Action Pro White is a different product (Q33)?

- "Second offer after the first page"

- "It's an extra"

6.2. What transaction does participant think "Complete Checkout" refers to (Q34)?

- "I don't know"

6.3. Did participant notice/read the disclosure during the transaction (Q35, Q36)?

- Yes, including "how the offer works"

6.4. Did participant notice/click on message "To view your receipt Click here" (Q45, Q46)?

- Yes, clicked on it during the transaction
- Refers to first product "but there should be two [products] listed here and that's confusing"

7. Understanding of disclosure on upsell page after being asked to read it during interview (interview)

7.1. Does participant click on "Terms" / "How the offer works" (Q37)?

- Yes, during transaction but not during interview

7.2. What is the total monthly amount for the subscription (Q38)?

- "\$92.13 but they don't have in here the \$10 something for shipping"

7.3. When will the total amount for the first month be charged (Q39)?

- Within 10 days

7.4. How can total charge for the first month be avoided (Q40)?

- "By contacting them, it doesn't say anything about returning the supply"
- However, participant read APW's How the Offer Works earlier and remarked that supply needs to be returned to cancel.

7.5. What is the cancellation procedure (Q40, Q41)?

- Call or website

7.6. Does participant notice that cancellation period and total are different from first transaction?

- Notices different total
- Notices different cancellation period

7.7. After reading disclosure, does participant realize they ordered two products (Q42–Q44)?

- "I think I really only purchased the secondary product, this one [APW]. [...] I think the first one was a come-on, you know, order this."

- "It's confusing to know whether I'm getting one thing or two things"
- "I wasn't aware [that I ordered two products]. That's confusing. They don't talk about shipping or any of that or price on the first page but they do on this one. So what's going on?"

8. Disclosure on upsell payment authorization page (interview)

8.1. Does participant notice the full amount in the disclosure box (Q48)?

- No "and it's missing the shipping and processing"

9. Understanding at the end of the interview

9.1. At the end of the interview, what does participant think the transaction included (Q49)?

- SPD and APW

9.2. What total amount does participant expect to be charged immediately and later on (Q50, Q51)?

- "The information is conflicting. Today would be \$1.03 [...] and shipping and processing. I assume your next question is about the future? That would be either \$92.13 or \$94 and change plus \$10 shipping"

9.3. Was participant aware or unaware of these details when completing the transaction?

- "I was unaware. Even though, my mind, I ordered two different things, when I was thinking of the \$92 I was thinking 'oh, they're sending me the whole enchilada, they'll send me both products in the \$92' that was my first, that was my thought."

DECLARATION OF ROSHNI C. AGARWAL
Pursuant to 28 U.S.C. §1746

I, Roshni C. Agarwal, declare and state that the following facts are known to me personally and that I am competent to testify about them:

1. My name is Roshni C. Agarwal. I am over 18 years of age and I am a citizen of the United States. I am a full time, salaried employee of the Federal Trade Commission ("FTC") in Washington, D.C. My work address is 600 Pennsylvania Ave., N.W., Washington, D.C. 20580.
2. I am a Certified Public Accountant with the State of Texas. I hold a Bachelor of Business Administration and a Master of Professional Accounting from the University of Texas at Austin.
3. For the last seven years, I have worked for the federal government as a forensic accountant and as an auditor. I have been with the FTC as a Forensic Accountant since August 2016. As a Forensic Accountant with the FTC, I assist trial attorneys and investigators within the FTC's Bureau of Consumer Protection ("BCP"). Prior to the FTC, I was a Forensic Accountant with the Department of State. My job before that was as a Senior Auditor with the Government Accountability Office.
4. In my capacity as a Forensic Accountant at the FTC, I received and reviewed banking data for the time period indicated, listed in the following Chart of Bank Records Reviewed:

Table 1: Chart of Bank Accounts

Record Number	Company name	Bank	Last 4 of Account #	First Statement	Last Statement	Signatories	Included in Analysis? (Y/N)
1	Bold Logistics LLC/Whole Health Products LLC/Boulder Nature Labs LLC	JP Morgan Chase	*0152	02/01/11	3/14/2011	Robert Lazzeri; Blair McNea; Marnie Baesler	Y
2	Open Waters LLC	JP Morgan Chase	*1562	02/01/11	12/29/2011	Walter Long Jr; Blair McNea	Y
3	Avalanchewhite LLC	JP Morgan Chase	*7504	01/10/12	8/29/2012	Blair McNea	Y
4	Eyepothesis LLC	JP Morgan Chase	*3580	02/01/11	12/18/2013	Walter Long Jr; Blair McNea	Y
5	Bellaclear LLC	JP Morgan Chase	*3655	02/01/11	12/18/2013	Steven Vanderburg; Blair McNea	Y
6	Juniper Solutions LLC	JP Morgan Chase	*5877	05/27/11	12/18/2013	Blair McNea; Walter Long Jr	Y
7	Whitening Fast LLC	JP Morgan Chase	*0022	07/13/11	12/18/2013	Blair McNea; Walter Long Jr	Y

Record Number	Company name	Bank	Last 4 of Account #	First Statement	Last Statement	Signatories	Included in Analysis? (Y/N)
8	Hydrawhite LLC	JP Morgan Chase	*2088	05/27/11	12/27/2013	Blair McNea; Walter Long Jr	Y
9	Knockout White LLC	JP Morgan Chase	*3160	07/31/12	12/27/2013	Blair McNea; Walter Long Jr	Y
10	Eyepothesis LLC	JP Morgan Chase	*5208	02/01/11	12/27/2013	Walter Long Jr; Blair McNea	Y
11	Absolutely Working LLC	JP Morgan Chase	*2534	03/31/11	12/31/2013	Megan Nosel; Blair McNea	Y
12	Dental Pro At Home LLC	JP Morgan Chase	*8580	12/01/12	12/31/2013	Walter Long Jr; Blair McNea	Y
13	Smile Pro Direct LLC	JP Morgan Chase	*2620	09/01/12	1/2/2014	Blair McNea; Walter Long Jr	Y
14	Spark Whitening LLC	JP Morgan Chase	*7750	09/26/13	1/2/2014	Blair McNea; Walter Long Jr	N
15	Bellaathome LLC	JP Morgan Chase	*9380	03/30/13	1/2/2014	Blair McNea; Walter Long Jr	N
16	Thunder Avenue LLC	JP Morgan Chase	*2016	02/01/11	1/2/2014	Blair McNea; Walter Long Jr	Y
17	How and Why LLC	JP Morgan Chase	*8583	08/21/13	1/2/2014	Blair McNea; Mark Santiago	N
18	University & Folsom LLC	JP Morgan Chase	*3572	07/01/11	1/3/2014	Marnie Baesler; Blair McNea; Walter Long Jr	Y
19	Roadrunner B2C LLC	JP Morgan Chase	*0739	05/28/13	1/6/2014	Blair McNea; Walter Long Jr	Y
20	RevMountain LLC	JP Morgan Chase	*5530	05/17/11	1/6/2014	Blair McNea; Christi Cameron	Y
21	Brand Force LLC	JP Morgan Chase	*7762	11/02/12	1/6/2014	Blair McNea; Kelly Clauson	Y
22	Brand Force LLC	JP Morgan Chase	*4998	02/01/11	1/6/2014	Blair McNea; Kelly Clauson	Y
23	Snow Sale LLC	JP Morgan Chase	*5284	02/01/11	1/6/2014	Blair McNea; Brian Lint	Y
24	Solid Ice LLC	JP Morgan Chase	*7471	05/01/12	1/6/2014	Christina Gould; Blair McNea	Y
25	Desert Gecko LLC	JP Morgan Chase	*1846	05/07/12	1/6/2014	Blair McNea; Angie Lint	N
26	First Class Whitening LLC	JP Morgan Chase	*2795	04/30/13	1/6/2014	Blair McNea; Walter Long Jr	Y
27	Sandstone Beach LLC	JP Morgan Chase	*3295	08/21/13	1/6/2014	Blair McNea; Ryan McWilliams	N
28	Sandstone Beach LLC	JP Morgan Chase	*4094	06/07/12	1/6/2014	Blair McNea; Ryan McWilliams	N
29	Sedona Beauty Secrets LLC	JP Morgan Chase	*9190	03/30/13	1/6/2014	Blair McNea; Walter Long Jr	N
30	SkinnyIQ LLC	JP Morgan Chase	*2800	07/31/12	1/6/2014	Blair McNea; Walter Long Jr	N
31	Doing What's Possible LLC	JP Morgan Chase	*5182	08/30/11	1/6/2014	Blair McNea; Taree Dobie	Y
32	Doing What's Possible LLC	JP Morgan Chase	*6420	08/30/11	1/6/2014	Taree Dobie; Blair McNea	Y
33	How and Why LLC	JP Morgan Chase	*1908	05/27/11	1/6/2014	Mark Santiago; Blair McNea	N
34	Wave Rock LLC	JP Morgan Chase	*9111	03/14/12	1/8/2014	Blair McNea	Y
35	University & Folsom LLC	JP Morgan Chase	*5158	07/01/11	1/9/2014	Marnie Baesler; Blair McNea; Walter Long Jr	Y
36	Trimxt LLC	JP Morgan Chase	*3210	12/11/12	1/21/2014	Blair McNea; Walter Long Jr	Y
37	RevGuard LLC	JP Morgan Chase	*5151	02/01/11	1/21/2014	Walter Long Jr; Blair McNea	Y
38	Juniper Solutions LLC	JP Morgan Chase	*9810	05/27/11	1/21/2014	Blair McNea; Walter Long Jr	Y
39	20minuteeyelift LLC	JP Morgan Chase	*2435	05/27/11	1/21/2014	Blair McNea; Walter Long Jr	Y
40	Elation LLC	JP Morgan Chase	*7171	09/26/13	1/21/2014	Blair McNea	Y
41	Titanwhite LLC	JP Morgan Chase	*6030	07/31/12	1/21/2014	Blair McNea; Walter Long Jr	Y
42	Doing What's Possible LLC	JP Morgan Chase	*0628	08/21/13	1/21/2014	Blair McNea; Taree Dobie	N
43	Boulder Creek Internet Solutions Inc.	JP Morgan Chase	*9728	08/13/13	1/21/2014	Blair McNea; Walter Long Jr	N
44	Slimsplash LLC	JP Morgan Chase	*1539	02/01/11	1/23/2014	Susan Laurent; Blair McNea; Walter Long Jr	Y
45	Ivorypro LLC	JP Morgan Chase	*5100	02/04/13	1/23/2014	Blair McNea; Walter Long Jr	Y
46	Bellaclear LLC	JP Morgan Chase	*5141	02/01/11	1/23/2014	Steven Vanderburg; Blair McNea	Y

Record Number	Company name	Bank	Last 4 of Account #	First Statement	Last Statement	Signatories	Included in Analysis? (Y/N)
47	Whitening Fast LLC	JP Morgan Chase	*1783	07/13/11	1/23/2014	Blair McNea; Walter Long Jr	Y
48	Youthefx LLC	JP Morgan Chase	*1916	05/27/11	1/27/2014	Blair McNea	Y
49	ROIRunner LLC	JP Morgan Chase	*6028	04/30/13	1/27/2014	Blair McNea; Jennifer Johnson	Y
50	Walnut Street Marketing Inc.	JP Morgan Chase	*7012	08/13/13	1/31/2014	Blair McNea; Walter Long Jr	Y
51	Walnut Street Marketing Inc.	JP Morgan Chase	*2007	02/01/11	1/31/2014	Susan Laurent; Marnie Baesler; Blair McNea	Y
52	Wild Farms LLC	JP Morgan Chase	*9772	08/16/13	1/31/2014	Blair McNea; Eric Fry	Y
53	Wild Farms LLC	JP Morgan Chase	*5300	02/01/11	1/31/2014	Blair McNea; Eric Fry	Y
54	Absolutely Working LLC	JP Morgan Chase	*0189	09/26/13	1/31/2014	Blair McNea; Megan Nosel	Y
55	Absolutely Working LLC	JP Morgan Chase	*9596	03/31/11	1/31/2014	Megan Nosel	Y
56	Action Pro White LLC	JP Morgan Chase	*7810	12/01/12	1/31/2014	Blair McNea; Walter Long Jr	Y
57	Blizzardwhite LLC	JP Morgan Chase	*6980	09/01/12	1/31/2014	Blair McNea	Y
58	Brass Triangle LLC	JP Morgan Chase	*6617	08/16/13	1/31/2014	Blair McNea; Megan Goodman-Arndt	Y
59	Brass Triangle LLC	JP Morgan Chase	*8174	05/01/12	1/31/2014	Megan Goodman-Arndt	Y
60	Bridge Ford LLC	JP Morgan Chase	*0650	08/16/13	1/31/2014	Blair McNea; Emily Springmann	Y
61	Bridge Ford LLC	JP Morgan Chase	*1882	05/27/11	1/31/2014	Emily Springmann; Blair McNea	Y
62	Blue Rocket Brands LLC	JP Morgan Chase	*1611	11/05/13	4/2/2014	Blair McNea; Danielle Foss	Y
63	Mint House LLC	JP Morgan Chase	*5951	11/05/13	4/2/2014	Blair McNea; Danielle Foss	N
64	Spark Whitening LLC	UMB Bank	*0070	03/13/14	6/30/2014	Jennifer Johnson; Danielle Foss	Y
65	SkinnyIQ LLC	UMB Bank	*0097	03/13/14	6/30/2014	Jennifer Johnson; Danielle Foss	Y
66	Dental Pro At Home LLC	UMB Bank	*0119	03/13/14	6/30/2014	Jennifer Johnson; Danielle Foss	Y
67	Blizzardwhite LLC	UMB Bank	*0100	03/13/14	6/30/2014	Jennifer Johnson; Danielle Foss	Y
68	Bellaathome LLC	UMB Bank	*0771	04/21/14	6/30/2014	Jennifer Johnson; Danielle Foss	Y
69	Blizzardwhite LLC	TCF National Bank	*5267	12/19/13	8/29/2014	Danica Robles; Blair McNea	Y
70	Action Pro White LLC	TCF National Bank	*5268	12/19/13	1/30/2015	Danica Robles; Blair McNea	Y
71	First Class Whitening LLC	First National Bank of Omaha	*9787	05/01/14	5/31/2015	Jennifer Johnson; Danielle Foss	Y
72	Titanwhite LLC	First National Bank of Omaha	*9795	05/01/14	5/31/2015	Jennifer Johnson; Danielle Foss	Y
73	Action Pro White LLC	First National Bank of Omaha	*9808	05/01/14	5/31/2015	Jennifer Johnson; Danielle Foss	Y
74	Sedona Beauty Secrets LLC	First National Bank of Omaha	*9816	05/01/14	5/31/2015	Jennifer Johnson; Danielle Foss	Y
75	Smile Pro Direct LLC	First National Bank of Omaha	*9824	05/01/14	5/31/2015	Jennifer Johnson; Danielle Foss	Y
76	SkinnyIQ LLC	First National Bank of Omaha	*6689	02/20/15	5/31/2015	Danielle Foss	Y
77	Dental Pro At Home LLC	First National Bank of Omaha	*6697	02/20/15	5/31/2015	Danielle Foss	Y
78	Bella At Home LLC	First National Bank of Omaha	*6718	02/20/15	5/31/2015	Danielle Foss	Y
79	Circle of Youth Skincare LLC	First National Bank of Omaha	*6726	02/20/15	5/31/2015	Danielle Foss	Y
80	Spark Whitening LLC	First National Bank of Omaha	*6734	02/20/15	5/31/2015	Danielle Foss	Y
81	Blizzard White LLC	First National	*6750	02/20/15	5/31/2015	Danielle Foss	Y

Record Number	Company name	Bank	Last 4 of Account #	First Statement	Last Statement	Signatories	Included in Analysis? (Y/N)
		Bank of Omaha					
82	Brand Force LLC	Great Western Bank	*9655	12/23/13	9/30/2015	Blair McNea; Jennifer Johnson	Y
83	Indigo Systems LLC	Great Western Bank	*0032	05/30/14	9/30/2015	Ryan Reichenbach; Jennifer Johnson	Y
84	Night Watch Group LLC	Great Western Bank	*0040	05/21/14	9/30/2015	Anthony Carson; Jennifer Johnson	Y
85	Salamonie River LLC	Great Western Bank	*0083	05/07/14	9/30/2015	Danielle Foss; Jennifer Johnson	Y
86	Snow Sale LLC	Great Western Bank	*9612	12/18/13	9/30/2015	Brian Lint; Jennifer Johnson	Y
87	Solid Ice LLC	Great Western Bank	*9620	12/20/13	9/30/2015	Danielle Foss; Christina Gould	Y
88	Walnut Street Marketing Inc.	Great Western Bank	*9604	12/18/13	9/30/2015	Susan Laurent; Danielle Foss	Y
89	Wave Rock LLC	Great Western Bank	*9639	12/20/13	9/30/2015	Blair McNea; Danielle Foss	Y
90	Wave Rock LLC	Great Western Bank	*6239	05/05/14	9/30/2015	Danielle Foss	Y
91	Wild Farms LLC	Great Western Bank	*9647	12/20/13	9/30/2015	Jennifer Johnson; Blair McNea	Y
92	Night Watch Group LLC	KeyBank	*1808	09/16/15	10/31/2015	Blair McNea	Y
93	Condor Canyon LLC	Guaranty Bank & Trust	*2896	02/25/15	8/31/2016	Blair McNea; Danielle Foss	Y
94	Sandstone Beach LC	Guaranty Bank & Trust	*2909	02/25/15	8/31/2016	Ryan McWilliams; Danielle Foss	Y
95	Absolutely Working LLC	Guaranty Bank & Trust	*2917	02/25/15	8/31/2016	Megan Nosel; Danielle Foss	Y
96	Three Lakes LLC	Guaranty Bank & Trust	*2925	02/25/15	8/31/2016	Chris Poole; Danielle Foss	Y
97	Mint House LLC	Guaranty Bank & Trust	*3290	12/02/14	8/31/2016	Danielle Foss	Y
98	Thunder Avenue LLC	TCF National Bank	*5266	12/19/13	8/31/2016	Danica Robles; Blair McNea; Jennifer Johnson	Y
99	Doing What's Possible LLC	TCF National Bank	*5439	12/16/13	8/31/2016	Taree Dobie; Danielle Foss; Jennifer Johnson	Y
100	University & Folsom LLC	TCF National Bank	*5440	12/16/13	8/31/2016	Blair McNea; Danica Robles; Jennifer Johnson	Y
101	Greenville Creek LLC	KeyBank	*4532	06/18/14	8/31/2016	Jennifer Johnson	Y
102	Brookville Lane LLC	KeyBank	*4565	07/22/14	8/31/2016	Brian Arndt	Y
103	Newport Crossing LLC	KeyBank	*6712	08/20/14	8/31/2016	Twyla Ryan	Y
104	Brass Triangle LLC	US Bank	*9480	06/08/15	11/30/2016	Megan Goodman-Arndt	Y
105	Flat Iron Avenue LLC	US Bank	*9498	06/11/15	11/30/2016	Robert McEvoy	Y
106	Salamonie River LLC	US Bank	*1358	09/03/15	11/30/2016	Blair McNea	Y
107	Indigo Systems LLC	US Bank	*0934	09/01/15	11/30/2016	Ryan Reichenbach	Y
108	Solid Ice LLC	US Bank	*2024	09/02/15	11/30/2016	Christina Megalo	Y
109	Boulder Creek Internet Solutions Inc.	Vectra (Zion) Bank	*7907	06/08/15	12/30/2016	Blair McNea; Jennifer Johnson	Y
110	Bridge Ford LLC	Vectra (Zion) Bank	*7915	06/08/15	12/30/2016	Emily McEvoy; Jennifer Johnson	Y
111	Wheeler Peak Marketing LLC	Vectra (Zion) Bank	*8194	09/30/15	12/30/2016	Blair McNea	Y
112	Walnut Street Marketing Inc.	Compass Bank	*3450	12/03/14	12/31/2016	Susan Laurent; Danielle Foss	Y

Appended as **Attachments A through J** are true and correct copies of the corresponding business record certifications and signatory pages for each bank account I received.

5. In order to conduct my analysis, I or FTC staff under my direction, uploaded bank records into Actionable Intelligence Technologies, Inc.'s Comprehensive Financial Investigative Solution ("CFIS") software. CFIS is a financial investigation tool that enables the user to conduct data analyses, graphic visualizations of financial transactional patterns, and flow of funds link analyses. Among other things, CFIS uses proprietary algorithms and optical character resolution ("OCR") technology to convert bank statements from financial institutions into a searchable database capable of issuing a variety of reports. Based on my years of training and experience, I understand that CFIS is widely employed as a financial investigation tool with a number of U.S. government agencies/organizations, including the Internal Revenue Service, the Federal Bureau of Investigation, the Organized Crime Drug Enforcement Task Force and U.S. Attorney's offices throughout the country.

6. In the instant matter, I used CFIS to generate a "Withdrawal/Deposit Analysis" report for all the accounts analyzed ("the Accounts").¹ The Withdrawal/Deposit Analysis is CFIS' way of aggregating similar transactions based on the information provided on the bank statements. For example, transactions with USPS are listed under a heading similar to "USPS" even if they were from different accounts. The statements reflecting these transactions spanned from January 2010 to either account closure or August 2016, November 2016, or December 2016 (the "time period"), depending on when each bank provided documents to the FTC. Accounts numbered 1 through 92 in Table 1 were closed as of the time the banks provided documents; accounts numbered 93

¹ The Withdrawal/Deposit Analysis included all but 12 bank accounts listed in Table 1. I was unable to load bank statements for 12 of the accounts held at Chase Bank because the statements generated too many errors requiring manual correction when scanned into CFIS, and correcting that volume of errors manually would have overly delayed completion of this analysis.

through 112 were open as of the time the banks provided documents.

Aggregate Analysis

7. The Accounts received a total of \$87,262,018.56 in credits during the time period analyzed. This amount includes transfers between the Accounts.

8. Of the total, approximately \$31,833,301.88 in credits to the Accounts came from payment processors.² Deposits from payment processors generally either identify the processor (including, for example, Moneris, Humboldt, or Merchant Bankcard), or use words such as “bankcard,” “merchant,” or “merchant service.” Payment processor transactions also generally involve both debits and credits, because processors both deposit funds and withdraw chargebacks and fees. In addition to the credits received by the Accounts, approximately \$5,566,259.35 was either sent or returned to the payment processors. Debits, particularly for chargebacks, don’t necessarily correspond to the timing of the credits because consumers have time to dispute a charge when using a debit or credit card. The ratio of the debits to credits is approximately 17.5%. Table 2 shows the accounts that received credits from payment processors.

Table 2: Accounts that Received Deposits from Payment Processors

Entity	Last 4 of Account #	Total Credits	Total Debits
Wild Farms LLC	5300	\$2,637,152.94	\$385,934.34
Walnut Street Marketing Inc	2007	\$2,166,227.99	\$455,313.61
Snow Sale LLC	9612	\$2,152,604.15	\$460,636.09
Snow Sale LLC	5284	\$1,988,147.58	\$337,776.77
University & Folsom LLC	5158	\$1,973,053.59	\$301,423.81
Brand Force LLC	4998	\$1,643,164.96	\$302,591.70
Solid Ice LLC	9620	\$1,480,242.69	\$291,056.73
Thunder Avenue LLC	2016	\$1,425,428.69	\$219,968.48
Thunder Avenue LLC	5266	\$1,422,812.86	\$196,795.85
Bridge Ford LLC	7915	\$1,245,890.86	\$189,511.19
Doing What's Possible LLC	5439	\$1,209,018.42	\$79,782.16

² I used a threshold of \$10,000 in total credits to identify and aggregate transactions from payment processors. For example, CFIS’ Withdrawal/Deposit Analysis aggregated some processor transactions identified with the descriptor “BANKCARD MTOT DEP BANKCARD MTOT.” Because more than \$10,000 in total deposits came from this descriptor, it was included in my analysis.

Entity	Last 4 of Account #	Total Credits	Total Debits
Absolutely Working LLC	9596	\$1,171,979.47	\$208,184.10
Brand Force LLC	9655	\$912,269.55	\$179,291.98
Walnut Street Marketing Inc	9604	\$849,708.21	\$101,072.08
Wild Farms LLC	9647	\$830,498.39	\$148,787.57
Doing What's Possible LLC	5182	\$799,723.23	\$158,970.78
Walnut Street Marketing Inc	3450	\$796,697.21	\$116,265.25
Solid Ice LLC	7471	\$690,216.53	\$119,455.90
Brass Triangle LLC	8174	\$666,490.38	\$147,821.94
Brass Triangle LLC	9480	\$589,662.36	\$144,675.62
Sandstone Beach LLC	2909	\$488,285.85	\$92,462.82
Newport Crossing LLC	6712	\$464,525.88	\$69,975.56
Absolutely Working LLC	2917	\$414,395.55	\$81,747.44
Bridge Ford LLC	1882	\$408,536.48	\$79,812.19
Greenville Creek LLC	4532	\$395,761.78	\$62,964.35
Solid Ice LLC	2024	\$387,351.59	\$88,556.07
Brookville Lane LLC	4565	\$386,392.82	\$93,730.92
Night Watch Group LLC	0040	\$287,912.64	\$63,663.82
Indigo Systems LLC	0032	\$230,209.97	\$32,640.54
Flat Iron Avenue LLC	9498	\$210,987.92	\$68,452.28
Wild Farms LLC	9772	\$206,172.43	\$55,079.84
Open Waters LLC	1562	\$201,138.07	\$33,144.98
RevGuard LLC	5151	\$196,143.12	\$1.95
Walnut Street Marketing Inc	7012	\$192,363.87	\$59,789.20
Indigo Systems LLC	0934	\$166,707.21	\$39,362.49
University & Folsom LLC	5440	\$133,387.89	\$18,923.93
Brand Force LLC	7762	\$106,357.15	\$17,925.15
Absolutely Working LLC	0189	\$92,071.10	\$17,759.75
Brass Triangle LLC	6617	\$60,167.82	\$7,350.42
Three Lakes LLC	2925	\$46,118.03	\$12,302.27
Bridge Ford LLC	0650	\$40,877.45	\$5,072.00
Mint House LLC	3290	\$29,747.67	\$8,760.68
Brookville Lane LLC	4565	\$27,328.19	\$7,732.49
RevMountain LLC	5530	\$5,598.71	\$2,432.75
Night Watch Group LLC	1808	\$2,217.71	\$0.00
ROIRunner LLC	6028	\$1,550.10	\$0.00
Juniper Solutions LLC	9810	\$4.82	\$4.82
Newport Crossing LLC	6712	\$0.00	\$1,294.69
Totals:		\$31,833,301.88	\$5,566,259.35

Transfers between the Accounts

9. A portion of the total credits stated in paragraph 7 reflects transfers between the Accounts during the time period analyzed. Of the top 50 sources of credits, 21 were other Account holders

as identified by the Withdrawal/Deposit Analysis. Specifically:

- Account 9596 (Absolutely Working LLC) paid \$2,039,517.27 to other Accounts;
- Account 5158 (University & Folsom LLC) paid \$1,043,801.07 to other Accounts;
- Account 8174 (Brass Triangle LLC) paid \$705,360.99 to other Accounts;
- Account 9111 (Wave Rock LLC) paid \$661,823.22 to other Accounts;
- Account 9380 (Bella At Home LLC) paid \$613,615.65 to other Accounts;
- Account 5300 (Wild Farms LLC) paid \$519,147.07 to other Accounts;
- Account 4998 (Brand Force LLC) paid \$497,023.85 to other Accounts;
- Account 4094 (Sandstone Beach LLC) paid \$488,349.82 to other Accounts;
- Account 2088 (Hydrawhite LLC) paid \$438,754.49 to other Accounts;
- “Wave Rock” paid \$425,641.07 to the other Accounts;
- “WAVE ROCK SAVINGS” paid \$377,252.92 to the other Accounts;
- Account 1908 (How and Why LLC) paid \$ 373,413.73 to the other Accounts;
- Account 3295 (Sandstone Beach LLC) paid \$368,964.00 to other Accounts;
- Account 1783 (Whitening Fast LLC) paid \$331,838.73 to other Accounts;
- Account 2620 (Smile Pro Direct LLC) paid \$323,993.80 to other Accounts;
- Account 7471 (Solid Ice LLC) paid \$321,444.40 to other Accounts;
- Account 6980 (Blizzardwhite LLC) paid \$315,358.13 to other Accounts;
- Account 3160 (Knockout White LLC) paid \$286,272.95 to other Accounts;
- Account 5182 (Doing What’s Possible LLC) paid \$285,713.77 to other Accounts;
- Account 8580 (Dental Pro at Home LLC) paid \$275,804.21 to other Accounts;
- Account 1846 (Desert Gecko LLC) paid \$273,226.51 to other Accounts.

10. Furthermore, of the top 50 recipients of debits from the Accounts, 31 were other Account

holders. Specifically:

- Account 9810 (Juniper Solutions LLC) received \$2,053,894.65 from other Accounts;
- Account 2088 (Hydrawhite LLC) received \$1,059,653.81 from other Accounts;
- Account 9111 (Wave Rock LLC) received \$802,982.09 from other Accounts;
- “Wave Rock” received \$778,634.80 from other Accounts;
- Account 6980 (Blizzardwhite LLC) received \$673,852.60 from other Accounts;
- Account 7810 (Action Pro White LLC) received \$547,012.73 from other Accounts;
- Account 5530 (RevMountain LLC) received \$527,588.98 from other Accounts;
- Account 7750 (Spark Whitening LLC) received \$496,589.01 from other Accounts;
- Account 1783 (Whitening Fast LLC) received \$470,085.97 from other Accounts;
- Account 5151 (RevGuard LLC) received \$424,501.93 from other Accounts;
- Account 8580 (Dental Pro At Home) received \$357,120.51 from other Accounts;
- Account 3160 (Knockout White LLC) received \$343,740.79 from other Accounts;
- Account 2620 (Smile Pro Direct LLC) received \$330,856.43 from other Accounts;
- Account 9380 (Bella At Home LLC) received \$323,764.96 from other Accounts;
- Account 2800 (SkinnyIQ LLC) received \$288,541.54 from other Accounts;
- “WAVE ROCK SAVINGS” received \$236,000.00 from other Accounts;
- “Elation LLC” received \$224,055.13 from other Accounts;
- “BLIZZARD WHITE” received \$161,875.00 from other Accounts;
- Account 5208 (Eyepothesis LLC) received \$157,072.40 from other Accounts;
- Account 6030 (TitanWhite LLC) received \$136,626.02 from other Accounts;
- Account 6028 (ROIRunner LLC) received \$119,056.13 from other Accounts;
- Account 0739 (Roadrunner B2C LLC) received \$108,106.24 from other Accounts;

- Account 1916 (Youthefx LLC) received \$94,703.47 from other Accounts;
- “WAVE” received \$89,500.00 from other Accounts;
- “Wave Rock LLC” received \$89,000.00;
- Account 9596 (Absolutely Working LLC) received \$49,871.54
- Account 5158 (University & Folsom LLC) received \$49,790.84
- Account 8174 (Brass Triangle LLC) received \$46,975.79
- Account 5100 (Ivorypro LLC) received \$46,800.00
- Account 5182 (Doing What’s Possible LLC) received \$40,730.00
- Account 1882 (Bridge Ford LLC) received \$39,848.52

11. The inter-Account transfers identified by CFIS and described in paragraphs 9-10 do not include transfers made by check. This is because CFIS analyzes only information on the face of the bank statements, which does not include payor or payee information for checks and deposits. A complete analysis of inter-Account transfers made by check would require manual examination of all check and deposit images associated with each Account.

12. FTC staff under my direction examined deposit images associated with Account 9639 in the name of Wave Rock LLC.³ This Account’s records included 660 pages of deposit images, with two to four deposit images per page. These images are of deposited checks, the deposit slips submitted with checks or cash, and adjustments made to correct math errors in deposits. CFIS identified \$9,803,581.63 in “Deposits” into this account.⁴ Out of the 660 pages of deposits FTC received and reviewed, it appears that less than 2% of the dollar value of deposits were from

³ Account 9639 appears particularly significant because, as noted below, CFIS identified approximately \$29,546,534.02 in customer deposits across all accounts, and account 9639 comprised \$9,803,581.63 of that total.

⁴ “Deposits” is the descriptor used on Account 9639’s statements to identify deposited checks or cash, as distinguished from other credits whose payor information appears on the statements, such as payment processor settlements. CFIS therefore indicates that the deposits reflected in the account’s deposit images should total approximately \$9,803,581.63

outside sources and the remaining 98% in deposits came from the following Account holders and defendants in this matter:

- Wave Rock
- RevMountain
- Bella At Home
- Sandstone Beach
- Doing What's Possible
- Absolutely Working
- How and Why
- Solid Ice
- Wild Farms
- Walnut Street Marketing
- Boulder Creek Internet Solutions
- Snow Sale
- Juniper Solutions
- Desert Gecko
- Mint House
- University & Folsom
- Brass Triangle
- Brand Force
- Bridge Ford
- Thunder Avenue

(assuming that the bank provided deposit images for all deposits).

- RevLive
- Smile Pro Direct
- First Class Whitening
- TitanWhite
- Salamonie River
- Indigo Systems
- Brookville Lane
- Sedona Beauty
- ROIRunner
- RevGo
- Newport Crossing
- Flat Iron Avenue
- Night Watch Group
- Greenville Creek
- Cherry Blitz
- Spark Whitening
- Dental Pro At Home
- Skinny IQ
- Blizzard White
- Action Pro White
- Circle of Youth Skincare
- Jasper Woods
- Three Lakes

The remaining 2% (approximately \$153,000.00) in customer deposits came from the following external sources: Quality Resources; Christy S. Blackburn; Daryl Elizabeth Gedney, LPC, PC; Margaret Kerrigan; Crazy Wisdom Journey; National Corporate Research; and deposited cash.

13. FTC staff under my direction also examined check images associated with Account 9639 in the name of Wave Rock LLC. The check images reflected payments totaling \$6,142,880.67 and included payments made to other Account holders, the top 5 of which were:

- “Convertis” totaling \$503,719.92
- “Rev Go” or “RevGo, LLC” totaling \$441,496.84
- “RevGuard LLC” totaling \$413,443.98
- “RevLive” or “Rev Live LLC” totaling \$39,252.68
- “RevMountain, LLC” totaling \$229,935.44

14. Credits made by depositing a check are generally reflected on statements as “Deposit,” “Regular Deposit,” “Customer Deposit,” or a similar identifier. Three of the top four sources of aggregate credits to the Accounts overall were “Deposit,” Regular Deposit,” and “Customer Deposit,” with credits totaling \$29,546,534.02.

15. Debits made when a check is paid are generally reflected on statements as “Check Paid,” or a similar identifier. The largest source of aggregate debits out of the Accounts overall was “Check Paid,” with debits totaling \$51,672,173.67.

Payments to Affiliate Networks

16. The Accounts have made payments to companies identified by FTC staff as affiliate networks and marketers. Table 3 displays aggregate payments identified in CFIS’

Withdrawal/Deposit Analysis to identified affiliate networks and marketers. This table does not include payments made by check, because, as discussed above, check payee information does not appear on the face of the bank statements:

Table 3: Payments to Identified Affiliate Marketers and Networks

Affiliate Marketers and Networks:	Aggregated Debits
Direct Source Media LTD	806,668.00
Clickbooth LLC	273,500.00
Amped Media	186,783.39
Orange Star	171,160.00
Adwork Media	51,827.59
Cpa Beyond LLC	10,764.41
Prominent Leads LLC	4,990.12
W4 LLC	3,704.26
Cpa Response LLC	2,208.00
Q Interactive	715.86

17. At least one account made additional payments to affiliate marketers and networks by check. As noted above, FTC staff under my direction examined check images associated with one account (Wave Rock LLC, account ending in 9639). That analysis identified additional payments to affiliate marketers and networks, as noted in Table 4 below:

Table 4: Payments Made to Identified Affiliate Marketers and Networks Via Check

Affiliate Marketers and Networks:	Check Payments:
Clickbooth	\$2,284,596.00
Q Interactive	\$237,918.85
Orange Star	\$40,560.00
Search Cactus	\$164,921.00

18. Memo lines for the check payments to affiliate marketers and networks from account ending in 9639 in the name of Wave Rock LLC include references to other Account holders. For example, checks to Q Interactive contained “Eyepothesis”, “Skinny IQ” “Sedona Beauty Secrets” and “Smile Pro Direct” among others.

Other Payments

19. FTC staff under my direction also examined other payments made by check from account 9639 held by Wave Rock to outside vendors. The Wave Rock account paid the following amounts

by check to these specified vendors:

- O'Rourke Family LLC, \$140,774.61 (memo line of first check paid indicates "Security Deposit");
- Berg Hill Greenleaf & Ruscitti, \$50,854.03 (memo lines indicate invoices for "Salamonie River", "Brookville Lane," "Pronto White," "IvoryPro," and "Blue Rocket Brands," among others);
- Globegistics Inc, \$286,402.25;
- N&A Consulting Inc, \$277,560.00 (memo lines state "Spark Whitening" and "Dental Pro"); and
- National Corporate Research, \$5,570.00 (memo lines state "Blue Rocket Brands", "Elation White," Flat Iron Ave," "Three Lakes," and "Pronto White," among others).

20. I was asked to look at transactions from Sunshine Health Products, which received \$1,305,674.00 from the Accounts, and USPS, which received \$1,398,958.74 from the Accounts as indicated in CFIS' Withdrawal/Deposit Analysis. Tables 5 and 6 show which accounts made payments to Sunshine Health Products and USPS, respectively.

Table 5: Payments to Sunshine Health Products

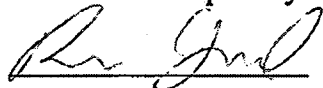
Entity	Last 4 of Account #	Debits to Sunshine Health Products
Wave Rock LLC	9639	1,021,520.00
Blizzardwhite LLC	6980	191,610.00
Wave Rock LLC	9111	92,544.00
	Total	1,305,674.00

Table 6: Payments to USPS

Entity	Last 4 of Account #	USPS Spending
Wave Rock LLC	9639	\$435,535.00
Juniper Solutions LLC	9810	\$422,229.00
Wave Rock LLC	9111	\$287,020.00
Salamonie River LLC	1358	\$144,050.00

Entity	Last 4 of Account #	USPS Spending
Salamonie River LLC	0083	\$79,935.00
Solid Ice LLC	9620	\$17,575.00
Wild Farms LLC	9647	\$9,200.00
Walnut Street Marketing Inc.	9604	\$3,000.00
RevGuard LLC	5151	\$251.99
RevMountain LLC	5530	\$162.75
	Total	\$1,398,958.74

I declare under penalty of perjury that the foregoing is true and correct.



Roshni C. Agarwal, CPA

Executed on 7/12/17 in Washington, D.C.